



COURSE CATALOG *for*
BANKS

Efficient • Effective • Engaging



YOUR PARTNER

for Ensuring an Engaged, Compliant Workforce

Financial institution regulations are constantly changing. That means preparing your team needs continual attention, including the frontlines, compliance team, executive leadership and board of directors. When you factor in a tight labor market and the need to provide training that engages employees, that's one big challenge.

Wouldn't life be easier if you had one place to go for all your regulatory compliance and professional development needs? You'll find everything you need from OnCourse Learning.

- Deep experience in financial services
- Enterprise compliance, risk management and professional development courses
- ACAMS accredited continuing education and certifications
- Multi-modal formats - webinars, videos, micro-learning, animation and more
- Regulatory compliance updates

We enable career success with a flexible, purpose-built learning management platform, and effective and engaging online courses designed to minimize and mitigate compliance risk. Our learning, subject matter and compliance experts monitor regulatory changes and update courses to deliver compliance and professional development that sticks.

Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, over the course of our 40+ year history we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses.

Webinars presented by **Industry Experts**

In addition to hundreds of online training courses, our clients also have access to more than 450 webinars delivered by industry professionals on some of the most critical topics in the financial services industry. Some of these topics include BSA, Compliance, Cybersecurity and more. Save on webinar subscription packages that never expire!

Training Packages

for Banks

Organization-Wide Training, Made Simple

OnCourse Learning is your partner for regulatory compliance and professional development training with over 600 courses designed specifically for financial institutions.

However, we understand our clients have unique business requirements, so we created three flexible training packages to best meet the needs of your financial institution.

Packages Include:

Ascent:

Choose from over 600 courses within 37 series with this a la-carte option.

Expansion:

Broaden your training with nearly 250 courses in this package with the option to add additional series.

Breakthrough:

Train multiple departments with this premier package which includes nearly 500 courses to meet your business needs.



√ = Included
O = Optional

Series	Ascent	Expansion	Breakthrough
Lending Compliance	O	√	√
Deposit Compliance	O	√	√
Transaction Compliance	O	√	√
Retail Banking	O	√	√
Enterprise Risk Management & Compliance	O	√	√
Banker's Knowledge	O	√	√
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Refresher Series	O	√	√
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Mortgage Lending	O	O	√
Mortgage Servicing Compliance	O	O	√
Consumer Lending & Financial Knowledge	O	O	√
Diversity, Equity and Inclusion	O	O	√
Employment Law	O	O	√
State-Specific Sexual Harassment	O	O	√
Customer Information Security Awareness (CISA)	O	O	√
Leadership in Management	O	O	√
REAL Customer Service	O	O	√
REAL Sales	O	O	√
Retirement Management	O	O	√
BSA & AML Case Studies	O	O	√
Personal Productivity	O	O	√
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Our new E3 courses include animation, video, infographics and a variety of role based scenarios for an efficient, effective and engaging learning experience. Contact us to get these courses added to your current packages.

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DirectorSeries

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courses in the Director
Education Series at
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Unplugged: BSA/AML Overview
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Unplugged: Equal Credit Opportunity Act
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Unplugged: Fair Lending Overview
Unplugged: Home Mortgage Disclosure Act
Unplugged: Identity Theft Program
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Defeating Social Engineers (Standard)
Defending Against Phishers
Email Security and Instant Messaging Security
GDPR: GDPR for Data Handlers
GDPR: How to Comply With the GDPR in the US
GDPR: Introduction and Overview
GDPR: Key Principles of the GDPR
GDPR: Navigating the GDPR with our US Partners
GDPR: Transfers of Data Outside of the EU
Human Firewall Theme *(with Adaptive TestOut/Analytics)*
Human Firewall Theme: Security Awareness and Literacy
Incident Reporting
Information Security for Executives
"Internet of Things" (IoT) and Home Security
OWASP Top 10 Web Application Vulnerabilities
Password Management
PCI Essentials for Cardholder Data Handlers and Supervisors
PCI Requirements Overview for I.T. Professionals
Physical Security
Privacy and Data Protection

Privileged User Security
Protecting Mobile Data and Devices
Security Awareness Essentials
Security Awareness for Managers
Security Awareness for the Home
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Strongest Link Theme *(with Adaptive TestOut/Analytics)*
Strongest Link Theme: Security Awareness and Literacy
Working Remotely

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GDPR: Introduction and Overview
GDPR: Key Principles of the GDPR
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PCI Essentials for Cardholder Data Handlers and Supervisors
PCI Requirements Overview for I.T. Professionals
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Accounting
Credit Write-up
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Guarantor Analysis
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Sources of Repayment
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Consumer Lending Program *(in partnership with Eensight)* 80

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Government Regulations and the Lending Process
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Investigating the Applicant – Part 2
Making the Decision
Preventing Fraud
Processing the Loan
Taking the Loan Application
The Five Stage Lending Process

Small Business Lending Program
(in partnership with Eensight) 81

Section 1: Understanding your Small Business Customer
Section 2: Accounting Basics
Section 3: Tax Returns and Legal Structure
Section 4: The Balance Sheet
Section 5: The Income Statement
Section 6: Combining the Balance Sheet and Income Statement
Section 7: Understanding Small Business Borrowing Needs
Section 8: Personal Financial Statements

Insight Advantage Program
(in partnership with Eensight) 82

Section 1: Introduction
Section 2: Cash Cycle and Financial Analysis Essentials
Section 3: Do Your Homework
Section 4: Effective Sales Conversations
Section 5: Discovering Cash Management Financing Needs
Section 6: Value Added Solutions and Effective Closing

Lending Compliance

The Lending Compliance Series provides your staff with the essential knowledge to contribute to the lending cycle in a knowledgeable and compliant manner. From advertising and application to collections and credit reporting, this series provides the knowledge to effectively and compliantly navigate the lending cycle.

A Borrower's Right to Privacy in a Mortgage Transaction - TP 60 Minutes

This course will review a borrower's right to privacy and the privacy expectations for various aspects of mortgage transactions.

A Borrower's Right to Privacy in a Mortgage Transaction ~ E3 30 Minutes

This course will review a borrower's right to privacy and the privacy expectations for various aspects of mortgage transactions.

*Anti-Tying

60 Minutes

Explore the basics of anti-tying restrictions - discover what anti-tying is, when it occurs, and how to avoid violations - and study the exceptions that apply to the anti-tying rules. Also, learn about other factors relating to anti-tying, such as anti-trust laws and anti-tying penalties.

Accreditations - CRCM, CSOP, CCTS

Appraisal and Evaluation Interagency Guidelines 30 Minutes

This course provides an overview of the appraisal and evaluation guidelines developed for all the federal financial institution bank, savings bank and credit union regulators.

Collection Practices and Loan Workouts 60 Minutes

This course provides an overview of responsibilities of the collection department. It explains the use of letter and telephone collection techniques. Lastly, it explains reposessions, foreclosures, loan workouts, and bankruptcy.

*Commercial Compliance Overview 120 Minutes

Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act (ECOA), Regulation O, the Home Mortgage Disclosure Act (HMDA) and other regulations relevant to your role.

Accreditations - CRCM, CLBB

Consumer Credit Lending Practices 90 Minutes

This course provides a comprehensive review of the consumer lending market and how consumer loans are made.

Consumer Credit Products 90 Minutes

This course provides definitions of consumer credit terms and explains the growth and demand of non-real estate related products. Explores real estate-related terms for home equity loans, home equity lines of credit, loan to value ratios, and how to calculate the maximum loan amounts.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Consumer Installment Loan Compliance Overview 60 Minutes

This course introduces you to consumer installment loans and the rules regulating them. You will learn about the relationship between the laws governing these loans, and your institution's role in handling such loan applications.

Consumer Leasing Act: Regulation M 60 Minutes

Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth-in-Lending Act (TILA).

Consumer Lending Regulations 60 Minutes

This course covers the primary regulations related to consumer lending with emphasis on Equal Credit Opportunity and Truth in Lending.

*Equal Credit Opportunity Act: Regulation B 60 Minutes

Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with the Equal Credit Opportunity Act (ECOA) and Regulation B.

Accreditations - CRCM, CLBB

Equal Credit Opportunity Act: Regulation B ~ E3 35 Minutes

This course provides an overview of the Equal Credit Opportunity Act and its implementing Regulation B, which prohibits discrimination in any aspect of the credit process on the basis of race, gender, marital status, religion, national origin, age, color, receipt of public assistance income, or the exercise of rights under the Consumer Credit Protection Act. Important regulatory restrictions and precautions are discussed in the course, that involve taking the credit applications, evaluating the application, notifying applicants of the credit decision, and maintaining records of the loan. Who and what are covered by the law are explored. Adverse action and appraisal disclosure requirements are explained.

Escrow Accounts and Disclosures 30 Minutes

This course explains what escrow account are and how they are used. It also discusses escrow analysis, escrow statement and required disclosure.

Evaluating Business Loans 90 Minutes

This course discusses the basics of business lending including applications, business plans, underwriting and collateral.

Exploring Mortgage Servicing Rules

60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

Exploring Small Servicer Mortgage Servicing Rules

60 Minutes

This course will explore the Rules and their requirements, including those related to billing statements and information requests, error resolution, acceptance of payments, and loss mitigation. This course will also help students to understand policies and procedures, prohibitions, and the exemption for certain small servicers under the new regulations.

*FACT Act Overview

90 Minutes

Find out how members' personal credit, personal and insurance information should be managed according to FACTA and Fair Credit Reporting Act (FCRA) requirements.

Accreditations - CRCM

Fair Credit Reporting Act (FCRA)

60 Minutes

Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

Fair Credit Reporting Act - FCRA ~ E3

30 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information.

Fair Debt Collection Practices Act (FDCPA)

60 Minutes

Explore FDCPA rules for how debt collection agencies may communicate with consumers.

Fair Debt Collection Practices Act (FDCPA) ~ E3

30 Minutes

This course addresses consumers' rights under the FDCPA, how the FDCPA affects your institution, and the rules regarding communication with consumers.

Fair Housing Act (FHA)

30 Minutes

Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

Fair Housing Act (FHA) - E3

20 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

*Fair Lending Overview

90 Minutes

Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

Accreditations - CRCM

Fair Lending Overview ~ E3

30 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

Fair Lending Overview - Lending Staff ~ E3

60 Minutes

This course will provide you with an understanding of the basic concepts regarding fair lending that you need to understand and apply to customers and loans during any part of the loan life cycle. By the end of this course, you will be able to describe the basic concepts and purposes of the group of laws known as the Fair Lending Laws, identify types of unfair lending and discriminatory lending practices, illustrate how the ECOA impacts all loans across the loan life cycle, recognize how the FHA applies to housing-related credit, and portray how the HMDA is used by the government and the public to monitor compliance with fair lending laws in connection with the general requirements that surround the collection and reporting of HMDA data.

Federal Regulation of Real Estate Appraisals

60 Minutes

Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

Financial Alternatives for Small Business

30 Minutes

This course provides an overview of the financial options for small businesses.

*Flood Insurance

60 Minutes

Examine the underlying purpose and conditions of the National Flood Insurance Program and how its statutes affect flood insurance requirements. Gain a better understanding of how flood insurance laws are implemented when your institution makes, increases, extends, or renews a loan secured by property located in a Special Flood Hazard Area.

Accreditations - CRCM, CLBB

*Home Mortgage Disclosure Act: Regulation C

60 Minutes

Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.

Accreditations - CRCM

Homeowners Protection Act of 1998 - PMI Act

30 Minutes

This course explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.

Homeowners Protection Act (HPA) ~ E3

20 Minutes

This course provides a review of the provisions of the Homeowners Protection Act (HPA), including definitions associated with the Act, identification of entities covered by its provisions, disclosure requirements, guidelines for compliance with the HPA, and penalties for violations.

***Introduction to Credit Card Regulations**

60 Minutes

The laws and regulations that govern the financial services industry today were enacted in response to economic and banking crises, public pressure and the development of new products and technologies. Gain a better understanding of federal credit card laws and regulations.

Accreditations - CRCM, CSOP

Lending on Commercial Real Estate

30 Minutes

This course describes the basic activities involved in lending on commercial real estate.

Loan Servicing Loss Mitigation

45 Minutes

This course covers regulations issued by the Consumer Financial Protection Bureau covering how mortgage loan servicers should handle borrowers who might face foreclosure. The course covers policies, procedures and loss mitigation processes.

***Loans to Executive Officers: Regulation O**

60 Minutes

Regulation O governs the extension of credit to insiders, and requires that credit to insiders be no more favorable to insiders than to other borrowers, and limits the total amount of credit that may be extended to insiders. This course reviews Regulation O basic requirements, including definitions of an insider, the rules concerning extensions of credit, and the civil penalties for violations. It also provides guidance on the general prohibitions of extending credit to insiders, including individual and aggregate lending limits. Finally, the course addresses recordkeeping and reporting requirements.

Accreditations - CRCM, CLBB

LS-Understanding SBA Eligibility

60 Minutes

This course is designed to provide a basic understanding of the eligibility requirements for the Financial Assistance Programs of the U.S. Small Business Administration (SBA). It will provide you with the tools to recognize the different SBA guaranteed loans - as well as eligibility issues that may require additional research.

LS-Understanding SBA Loans

60 Minutes

This course is designed to provide a basic understanding of the 7(a) and CDC/504 Loan Programs of the U.S. Small Business Administration (SBA). It will provide you with the basic loan program guidelines, terms and conditions. You will be able to direct applicants to SBA programs - and determine which program best suits the needs of your applicant.

Managing OREO

20 Minutes

Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institutions' original intent - they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

Military Lending Act

30 Minutes

This course provides general knowledge of the Military Lending Act and its requirements for credit unions. It begins by discussing how the Military Lending Act has evolved since its implementation in 2007. Elements of coverage, general requirements, and other key aspects are considered.

Military Lending Act ~ E3

30 Minutes

This course provides knowledge of the Military Lending Act and its requirements for financial institutions.

Plain and Simple - A Step-By-Step Guide to the New Integrated Disclosures

120 Minutes

The Dodd-Frank Act made provisions for a wide range of new consumer financial protections, including the establishment of the Consumer Financial Protection Bureau. One of their actions was to see to the creation of an integrated disclosure for use in mortgage loan transactions. This course will describe the disclosures - The Loan Estimate Disclosure and The Closing Disclosure. By the end of this course you will be able to describe the goals of the integrated disclosures and details about the two disclosure forms, including deadlines, standards and procedures.

Private Education Loans (PEL): HEOA and Regulation Z

20 Minutes

This course discusses the background and regulations for private education loans.

Real Estate Settlement Procedures Act (RESPA): Regulation X

45 Minutes

Designed to eliminate illegal kickbacks and referral fees, the Real Estate Settlement Procedures Act (RESPA) and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.

Real Estate Settlement Procedures Act (RESPA) ~ E3

30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). Newly updated to incorporate recent rule changes by the CFPB, this course includes the most up-to-date information available regarding RESPA and its requirements, including those related to disclosures, servicing, fee prohibitions and more.

Servicemembers Civil Relief Act (SCRA)

60 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The "six percent dividend rate rule" and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. In recent years, other laws have been passed that enhance or modify the protections of the SCRA, and we have incorporated the applicable provisions into this course.

Servicemembers Civil Relief ACT (SCRA) ~ E3

45 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act as they impact financial institutions. The SCRA and the Military Lending, although different in scope and specific application, both provide benefits and protections to members of the armed forces and impact financial institutions. The course will review the important rights and protections afforded servicemembers under these laws as they relate to financial institutions.

Specific Program Guidelines: FHA, VA, USDA

15 Minutes

The program guidelines for non-conventional loans, including loans offered through the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the United States Department of Agriculture (USDA), vary depending on the type of loan. For example, the FHA requires borrowers to make a 3.5% down payment, while the VA requires a funding fee.

The S.A.F.E. Act

30 Minutes

Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) - specifically mortgage loan originators' and their employers' requirements to register with the federal government annually.

The S.A.F.E. Act ~ E3

45 Minutes

This course covers the federal regulations governing financial institutions under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), specifically the requirements of mortgage loan originators (MLOs) to register with a nationwide registry annually. The course also discusses the provisions of the Truth in Lending Act and implementing Regulation Z regarding loan originator qualification requirements.

TILA - Beyond Basics - Certain Home Mortgage Loans

30 Minutes

Course material provides brief background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on specifics of home secured closed-end credit that are either recent requirements, or, are high-risk. Coverage includes MDIA, rescission, HOEPA, HPML, and other specifics of home-secured, closed-end credit.

TILA - Closed-End Residential Real Estate Loans

30 Minutes

Course material provides background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for home secured closed-end credit. Coverage includes MDIA, rescission, HOEPA, and other specifics of home-secured, closed-end credit.

TILA - Home Equity Lines of Credit (HELOC)

90 Minutes

Course material provides background on the basics of typical consumer-purpose, open-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for open-end, home-secured credit. Coverage includes billing error resolution, credit balances, rescission, and other specifics of home-secured open-end credit.

TILA - Installment Loans - Non-Real Estate Secured

30 Minutes

Course material provides background on the basics of typical unsecured or personal property-secured, consumer purpose, closed-end credit requirements, and focuses on disclosure timing and content for closed-end installment loans.

TILA - Open End Loans/Credit Cards

30 Minutes

Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit card requirements, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes CARD Act, billing error resolution, credit balances, and other specifics of open-end credit.

TILA - Unsecured Open-End Loans

30 Minutes

Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit requirements other than credit cards, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes billing error resolution, credit balances, and other specifics of open-end credit.

Truth in Lending Act: Regulation Z

60 Minutes

Expand your knowledge of the Truth-in-Lending Act and Regulation Z, which implements it.

Note: This is our general Truth-in-Lending Act (TILA) course.

Deposit Compliance

The Deposit Compliance Series will equip your deposit staff and management with the tools to understand and execute their tasks within the organization.

Recommended for:

- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Operations and IT

Affiliate Transactions: Regulation W

60 Minutes

A financial institution may engage in financial transactions with its parent company, other companies owned by its parent company, or other interrelated companies. Learn about Regulation W-compliant policies and procedures your company must follow when making these types of transactions.

Anti-Boycott

90 Minutes

Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.

*Automated Clearing House (ACH)

60 Minutes

Gain a basic understanding of ACH transactions. Learn about general requirements for Office of Foreign Assets compliance and ACH transactions, and see how this new SEC code will affect financial institutions.

Accreditations - CRCM, CFSSP, CSOP

Cash Management Services

60 Minutes

This course describes cash management and explains how banks assist businesses to improve cash management.

Check 21 Act Overview

60 Minutes

Gain a basic understanding of the Check 21 Act. Review the checking process, general requirements for substitute checks, consumer awareness provisions and expedited re-crediting procedures.

Deposit Compliance

90 Minutes

Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

Deposit Compliance ~ E3

60 Minutes

Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

*Electronic Funds Transfer Act: Regulation E

60 Minutes

Find out how the Electronic Funds Transfer Act is implemented with Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

Accreditations - CRCM, CFSSP, CAFP, CSOP

Electronic Funds Transfer Act: Regulation E ~ E3

60 Minutes

Explore the Electronic Funds Transfer Act and Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

Expedited Funds Availability Act: Regulation CC

60 Minutes

Explore the Expedited Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.

Expedited Funds Availability Act: Regulation CC ~ E3

60 Minutes

Explore the Expedited Funds Availability Act and Regulation CC. Learn about the importance of the EFAA and its impact to customers, exceptions, and the specific availability of particular funds.

*Federal Deposit Insurance Corporation (FDIC)

90 Minutes

Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

Accreditations - CRCM, CSOP

Federal Deposit Insurance Corporation (FDIC) ~ E3

60 Minutes

Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

Federal Election Campaign Act (FECA)

90 Minutes

Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.

Fedwire: Regulation J

45 Minutes

Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.

***GLB Privacy (No Opt-Out)**

60 Minutes

Gain a better understanding of Gramm-Leach-Bliley Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

Accreditations - CRCM, CAFP, CLBB, CTFA, CSOP, CFMP, CCTS

GLB Privacy (No Opt-Out) ~ E3

45 Minutes

Gain a better understanding of Gramm-Leach-Bliley Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

***GLB Privacy (Opt-Out)**

60 Minutes

Review the Gramm-Leach-Bliley Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.

Accreditations - CRCM, CAFP, CLBB, CTFA, CSOP, CFMP, CCTS

GLB Privacy (Opt-Out) ~ E3

45 Minutes

Review the Gramm-Leach-Bliley Privacy Act opt-out concepts, terms, and requirements as they relate to your role within your financial institution. This course covers important requirements related to providing customers and consumers with the right to opt out of sharing personal information.

Methods of International Payments

45 Minutes

This course discusses some of the unique factors related to foreign sales. Selling goods and services to foreign customers involves special factors important to the exporter and the exporter's lender including methods of payment and export programs.

Overdraft Protection Guidelines and Regulations

30 Minutes

This course covers important regulations relating to overdraft services and explains the elements of a good overdraft program.

Regulation E Error Resolution

60 Minutes

This course describes the purpose of Regulation E and emphasizes the error resolution process.

***Reserve Requirements: Regulation D**

30 Minutes

Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.

***Right to Financial Privacy Act (RFPA)**

30 Minutes

Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

Right to Financial Privacy Act (RFPA) ~ E3

30 Minutes

This course covers the basic requirements of the Right to Financial Privacy Act (RFPA), with a discussion of its history and purpose, customer notification and government authorization requirements, and recordkeeping provisions.

Sweep Account Disclosure Requirements

30 Minutes

Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.

Truth in Savings: Regulation DD

60 Minutes

Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.

Transaction Compliance

The Transaction Compliance Series covers the compliance requirements for financial institutions. Included in this series are the critical BSA, AML and OFAC courses that effect all departments and staff within the organization and beyond. This series includes accredited courses.*

Recommended for:

- Asset Management
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Operations and IT
- Retail

AML and SAR for Mortgage Lenders and Originators

60 Minutes

Under the expanded Anti-Money Laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements.

AML for Customer Service Representatives

60 Minutes

Customer service representatives need to have deep working knowledge of money laundering - including how this crime is defined and the specific steps they must take to prevent it.

*AML for Lenders

60 Minutes

Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.

Accreditations - CRCM, CAFP, CLBB

*AML for Operations

60 Minutes

Review the money laundering process, key AML legislation, and ways that you - as an operations employee - can help your organization comply with AML laws in your organization.

Accreditations - CRCM, CFSSP, CAFP

AML for Tellers

60 Minutes

If you are a teller, or you manage a team of tellers in your institution, this AML training is for you. Learn how money laundering is defined and the specific steps you or your employees should take to prevent it.

AML: What Are PEPs?

30 Minutes

This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

*Anti-Money Laundering (AML)

90 Minutes

Be informed about money laundering. Learn about the process, legislation and requirements - and discover ways you can prevent money laundering at your financial institution.

Accreditations - CRCM, CFSSP, CAFP, CAMS

Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) ~ E3

45 Minutes

This new microlearning video course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. Within the framework of the BSA, this course also discusses the key elements of an Anti-Money Laundering (AML) compliance program, which is required for all financial institutions.

Anti-Terrorism ~ E3

20 Minutes

Several federal laws have been passed to strengthen homeland security and help detect and deter terrorist activity in the financial sector. This course will discuss the U.S. government's efforts to combat terrorism and related illegal activities with the help of financial institutions like yours. The new microlearning video course will provide an overview of the U.S. anti-terrorism laws and the international anti-terrorism efforts. You will learn about common terrorist financing methods and how you can be a part of the effort to detect and deter that activity.

*Anti-Terrorism Overview

60 Minutes

Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.

Accreditations - CRCM, CFSSP, CAFP, CAMS

*Bank Secrecy Act (BSA)

60 Minutes

The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

Accreditations - CRCM, CFSSP, CAFP, CLBB, CTFA, CSOP, CCTS, CAMS

BSA for Customer Service Representatives

90 Minutes

If you are a customer service representative, or you manage a team of customer service representatives, then you need to know BSA-compliant ways to obtain customer identification, report transactions and retain records.

BSA for Deposit Operations Employees

60 Minutes

Bank Secrecy Act (BSA) for deposit operations staff discusses the most common types of suspicious activities related to the deposit side of the business.

BSA for Lenders

60 Minutes

Loan officers have a unique role in upholding the BSA. Gain a better understanding of key legislation that helps the U.S. combat money laundering and other illegal financial activity.

Note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information.

BSA for Operations

60 Minutes

Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customers' account records.

BSA for Tellers

60 Minutes

Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity - particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.

*BSA / AML for Trust

60 Minutes

As a trust department employee, it is essential that you manage the BSA/AML risk of your accounts and protect your accounts from criminal activity. Explore the source of BSA/AML risk, find out about programs and government agencies in place to assist in managing this risk, and learn what the penalties are for violating these laws.

Accreditations - CFSSP, CAFF, CTFA, CSOP, CCTS

Beneficial Ownership

30 Minutes

This course explains the requirements of the final rule on beneficial ownership and related customer due diligence (CDD), a CDD Rule issued by FinCEN. The institutions to which the rule applies were provided a two-year period to prepare for the effective date of May 11, 2018. The impact of the newly required beneficial ownership transparency and the need to obtain information from customers who were not required to provide such information in the past is major. The implementation of the various aspects of this rule affect multiple departments and lines of business. The new regulatory requirements mandate review of and revisions to Customer Identification Programs, OFAC procedures, CIP/CDD Risk Assessments, and BSA/AML policies.

Check Fraud

60 Minutes

This course covers check fraud, from the various types of checks targeted to the most common types of check fraud and how to avoid them.

Check Kiting

30 Minutes

This course describes check kiting and provides an overview of the problems of check kiting. It focuses on policies, procedures, systems, and employee techniques for detecting check kiting.

Counterfeiting and Forgery

60 Minutes

Counterfeiting and forgery is a large concern for financial institutions because of the amount of money they handle and process. Institutions must take steps to ensure the security of money. This course will explain counterfeiting and forgery, how to recognize this security threat, as well as what actions to take.

Countering Human Trafficking

30 Minutes

This course is the second of two courses that introduces the topic of human trafficking. Within the first course, Introduction to Human Trafficking, key terms such as human smuggling and human trafficking were defined and differences highlighted. A basic understanding of the types and stages of human smuggling and human trafficking were presented. How human trafficking works was also covered by looking at the mindsets of the trafficker and victim. The focus for this course engages the viewer to recognize the various red flags that may be identified based on whether the observable behavior or transaction is human smuggling or human trafficking. Reporting is a key issue; therefore, various aspects will be explored.

Currency Transaction Reporting

60 Minutes

Take a closer look at the CTR requirements of the BSA. Discover the necessary customer information required by the CTR form; and how to correctly complete it for specific situations.

Currency Transaction Reports (CTRs) ~ E3

30 Minutes

The Bank Secrecy Act (BSA) and related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, financial institution employees must be able to recognize when cash transactions trigger a Currency Transaction Report. This new microlearning video course defines large currency transactions, discusses aggregation rules, and expands on the CTR exemption process.

*Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 Minutes

CDD is a critical component of your institution's Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

Accreditations - CRCM, CFSSP, CAFF

*Customer Identification Program (CIP)

90 Minutes

Review the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. Explore the relationship between a CIP and your institution's anti-money laundering program. Learn how to verify the identity of customers and how to respond to identity-verification problems.

Accreditations - CRCM, CFSSP, CAFF, CTFA, CSOP, CCTS, CAMS

Customer Identification Program (CIP) ~ E3

25 Minutes

This new microlearning video course explains the basic requirements of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It details the six basic elements of a CIP and what types of customers and accounts are affected. Although each institution's Customer Identification Program will be tailored to its own specific needs and circumstances, this course will outline the law's requirements for collecting and verifying customer identifying information, including beneficial owners of legal entity customers.

*Elder Financial Abuse

60 Minutes

Learn how to recognize different types of elder financial abuse, what to do if you suspect a customer is a victim, and precautionary measures you can take in your institution to help prevent this abuse. Following the course, practice identifying and combating elder financial abuse with interactive case studies.

Accreditations - CRCM, CAFF, CTFA

*Elder Financial Abuse ~ E3

20 Minutes

This new microlearning video course explains elder financial abuse by teaching you how to recognize the different types of abuse, who the typical perpetrators of abuse are, and how to identify the victims of abuse. The course also illustrates ways that you can detect and prevent elder financial abuse in your institution. The appropriate response to financial abuse will be demonstrated through illustrations and case examples.

Accreditations - CRCM, CAFF, CTFA

Frauds and Scams

60 Minutes

Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.

Global Anti-Money Laundering Standards ~ E3

35 Minutes

This new microlearning video course provides an overview of money laundering and terrorist financing and the serious threats they pose to countries, financial systems and the global economy. You will be introduced to the Foreign Assets Task Force (FATF) Recommendations, which are the international standard for countering money laundering and the financing of terrorism and the proliferation of weapons of mass destruction. You will learn some best practices that you can apply to safeguard your institution against these threats.

Introduction to Human Trafficking

30 Minutes

This introductory course is one of two courses on human trafficking. It will provide an overview of human trafficking and introduce the various aspects of this growing and heinous crime. While many different thoughts about this topic may come to mind, it's important to sift through the myths and truly understand and know what human trafficking looks like and how it operates. In doing so, this may be the best way to combat it.

Management Overview of the BSA and AML Program

20 Minutes

This course explains the role of the board and management in the creation and management of the BSA/AML compliance program. It explains the four basic elements of a BSA/AML program including risk assessment, internal controls, independent testing and training.

New Account ID Procedures (CA Specific)

90 Minutes

Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in California.

Nonresident Alien

15 Minutes

A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.

*Office of Foreign Assets Control (OFAC)

60 Minutes

Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

Accreditations - CRCM, CFSSP, CAFF, CSOP, CCTS

Office of Foreign Assets Control (OFAC) ~ E3

30 Minutes

This new microlearning video course explains the purpose and mission of the Office of Foreign Assets Control (OFAC). The course will provide an overview of the coverage and scope of the sanctions and regulations administered by the OFAC. The sanctions and regulations require financial institutions, such as yours, to block or restrict transactions involving individuals, entities, or governments that are known or suspected of financial criminal activity. You will be an important participant in your financial institution's efforts to help ensure that terrorists, drug cartels, criminal enterprises, and foreign governments subject to U.S. economic sanctions are not using the U.S. financial system to circumvent U.S. economic sanctions, launder money, and further their illegal activities. The course will also describe the essential elements of a sound OFAC compliance program.

Politically Exposed Persons (PEPs) ~ E3

20 Minutes

This new microlearning video course explains who is considered a Politically Exposed Person (PEP) and the associated money laundering risks they represent under the USA PATRIOT Act. Customer service representatives, private bankers, and commercial account managers must be able to understand how to identify a PEP and explain why a politically exposed person is associated with a higher money laundering risk in connection with certain accounts.

Reporting and Recordkeeping Requirements ~ E3

30 Minutes

Reporting and recordkeeping are essential to BSA compliance, as the reports create the documentation needed to track criminal activity. This new microlearning video course explains the responsibilities of employees for collecting customer information to meet reporting and recordkeeping rules or reviewing and maintaining these reports.

*Suspicious Activity Reporting

60 Minutes

Are you confident in your ability to detect and report suspicious BSA activity? Become more proficient with identifying several types of suspicious activity and better understand your reporting responsibilities.

Accreditations - CRCM, CFSSP, CAFF, CTFA, CSOP, CCTS, CAMS

Suspicious Activity Reporting (SAR) ~ E3

30 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This new microlearning video course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

Suspicious Activity Reports - Red Flags for Lenders ~ E3

15 Minutes

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This new microlearning video course will introduce you to various examples of red flags relevant to your role at your financial institution.

Suspicious Activity Reports - Red Flags for Tellers / CSRs / Operations ~ E3

15 Minutes

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This new microlearning video course will introduce you to various examples of red flags relevant to your role at your financial institution.

The Importance of Anti-Money Laundering in the Mortgage Profession

90 Minutes

This course will review the concepts of money laundering and terrorist financing, the roles of government agencies in preventing money laundering, and the processes required to report suspicious activity.

Trade Finance Fraud

30 Minutes

Trade finance fraud is a type of money laundering performed during the shipment, documentation, or purchase of goods and services. Attain a deeper understanding of the red flags that indicate trade-based money laundering, and of procedures you can use to help fight this growing crime.

Unlawful Internet Gambling: Regulation GG

20 Minutes

Gain a deeper understanding of the Unlawful Internet Gambling Enforcement Act and the reasoning behind Regulation GG. Explore policies, procedures and account-opening due diligence practices, and learn how to handle suspicious and restricted transactions.

Wire Transfers

45 Minutes

Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.

Retail Banking

The Retail Banking Series will arm your branch and frontline staff to effectively execute transactions and understand the working of retail products and services while staying up-to-date on the latest regulatory requirements.

Recommended for:

- Commercial
- Compliance - Internal Audit
- Human Resources
- Operations and IT
- Retail

Accepting Negotiable Instruments

90 Minutes

Learn the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. The laws and compliance requirements affecting checks are detailed and very important. Because customers/members will present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers'/members' deposit and check-cashing requests. Also, because of an increase in check fraud, accepting checks poses the risk of financial loss for your institution. As a result, your understanding of these rules is essential to minimizing those risks and protecting your institution.

Accepting Negotiable Instruments ~ E3

60 Minutes

This course introduces you to the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. Because customers present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers' deposit and check-cashing requests.

*Bank Broker/Dealer Exemptions: Regulation R

90 Minutes

Given its many complexities and levels of conditional requirements, comprehending Regulation R can be a daunting task. Get savvy about its four primary provisions, as well as some of the additional exceptions available to banks under the rule, and learn what's next for regulatory agencies and banks.

Accreditations: CRCM, CTFA, CSOP, CRSP, CCTS

Bomb Threats and Other Security Issues

60 Minutes

The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.

Bomb Threats and Other Security Issues ~ E3

30 Minutes

Because of the possibility of violent crimes against financial institutions and their employees, understanding how to respond in case of an incident and what steps to take is crucial in protecting employees and consumers against these threats. In addition, it is imperative that you understand your role when addressing other emergency situations.

Cash Handling Skills

60 Minutes

Whether you are a bank teller, or you manage a team of tellers, keeping your money-handling skills sharp is essential. Revisit how to handle cash properly.

Deposit Products and Services

60 Minutes

Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.

Fraud at the Teller Station

60 Minutes

This course provides tellers with a discussion of how criminals try to commit fraud at the teller station and with the firm's customers. The course provides in depth discussions of check fraud, remote checks, identity theft and a number of customers frauds.

Future of Retail Banking

30 Minutes

This course discusses the current and future of the Retail Banking market.

Handling Consumer Complaints

30 Minutes

This course explains why handling complaints is so important to a business' success and how to develop and implement an effective complaint program.

Handling Stop Payments

60 Minutes

Get acquainted with the rules and procedures for accepting and processing stop-payment orders, and learn how stop payment orders affect personal checks, electronic funds transfers and financial institution obligations.

Health Savings Accounts

90 Minutes

Confused about HSAs? You're not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.

Insurance Disclosures

30 Minutes

Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.

Insurance Products

60 Minutes

Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.

Issuing Negotiable Instruments

60 Minutes

This course covers four types of negotiable instruments and the specific procedures and guidelines around issuing and cashing them. Additionally, the course defines five miscellaneous transactions that you may have to process during normal business.

Measuring Depository Branch Performance

30 Minutes

This course provides a sophisticated model for how to measure financial institution branch performance.

New Account Opening

60 Minutes

Review the laws and regulations that dictate account opening procedures. Learn about account agreement and opening disclosures, customer certifications, types of accounts, various forms of ownership, customer-identifying information and reporting requirements.

Non-Deposit Investment Product Sales

45 Minutes

This course discusses the objective and scope of the Interagency Statement on Retail Sales of Non-deposit Investment Products and how the guidelines are enforced by the regulators.

Non-Deposit Investment Products

60 Minutes

Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.

Overview of Teller Responsibilities

30 Minutes

This course provides an overview of the basic activities and responsibilities of the teller.

Prepaid Access

60 Minutes

This course provides general knowledge of the prepaid access rule in relation to providers and sellers of prepaid access. It begins by discussing the overall scope of this rule, key definitions, and exemptions. This course also explains the requirements of providers and sellers of prepaid access. Finally, other regulatory considerations will also be addressed.

Private Banking

60 Minutes

If your financial institution serves high net worth clients, this course is for you. Explore several types of large value account relationships, the risks they pose to your financial institution, and policies and procedures you can follow to minimize crime associated with these types of accounts.

Records Management

60 Minutes

Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.

Remote Deposit Capture (RDC)

60 Minutes

Remote Deposit Capture (RDC) allows customers to scan deposited documents and transmit the digital images to financial institutions for posting and clearing. This course explores issues, considerations and legislation that relates to RDC.

Referral Techniques for Non-licensed Employees

30 Minutes

This course explains how to use referral programs to sell non-insured investment products within an insured depository institution.

Regulatory Compliance for Tellers

60 Minutes

Gain a better understanding of tellers' compliance responsibilities, and the specific regulations that apply to each job function.

Please note: Our assumption for this training is that tellers handle typical window transactions, such as deposits, withdrawals, receiving payments on loan accounts, account transfers, selling cashier's and teller's checks and assisting with balance inquiries.

Regulatory Compliance for Tellers ~ E3

30 Minutes

As tellers, you are one of the key financial institution employees that customers see when they conduct transactions. As such, it is important that you have a basic understanding of the compliance regulatory requirements that affect your job activities.

Robberies

60 Minutes

Unfortunately, if you work at a financial institution, you have an increased risk of being a victim of robbery. While such a scenario is highly unlikely, preventing robbery is part of your role at work. Explore common robbery tactics, and get tips about what to do if you find yourself facing this situation.

Robberies ~ E3

40 Minutes

Unfortunately, everyone who works at a financial institution is a potential robbery victim. While it is a very unlikely scenario, this course teaches the common methods and types of robberies. It also discusses prevention strategies and how to react if a robbery occurs.

Safe Deposit Boxes

60 Minutes

Review generally accepted practices for administering safe deposit boxes.

Note: The common practices covered in this course are presented as examples only - always follow your bank's specific guidelines.

Savings Bonds

30 Minutes

Learn the basics about how to issue and redeem U.S. Savings Bonds.

***Trust Law Basics**

30 Minutes

Get acquainted with the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.

Accreditations - CTFA, CSOP, CRSP, CCTS

***Trust Services**

60 Minutes

How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.

Accreditations - CTFA, CSOP, CISP, CCTS

Enterprise Risk Management & Compliance

These courses cover a variety of risk and compliance management topics that effect an institution and its operations, including interest rate risk, ADA, CRA, identity theft and more.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Active Shooter Response for Financial Institutions

60 Minutes

This course will examine the unique dynamics of active shooter and critical incidents occurring in financial institutions. Ways to capitalize on the unique advantages of financial institutions will be discussed, as well as strategies for dealing with the distinct challenges this public business space presents.

Advertising Compliance

90 Minutes

Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.

Advertising Compliance ~ E3

90 Minutes

This course provides you with a detailed assessment of the various federal laws and regulations that govern advertising for financial institutions. It will also discuss advertising practices that are permitted and prohibited so that you can understand how to comply and the penalties for noncompliance.

Americans with Disabilities Act

60 Minutes

This course provides a description of the Americans with Disabilities Act (ADA) provisions of importance to most financial institution employees. It also describes the primary public accommodation requirements of the ADA.

Americans with Disabilities Act - E3

60 Minutes

This course provides an overview of the Americans with Disabilities Act (ADA), its purpose, and how its provisions are organized. This course will specifically focus on the requirements of Titles I and III of the ADA. Your financial institution must comply with the employment provisions of Title I and the public accommodations provisions of Title III presented in this course.

Bank Bribery Act

30 Minutes

As a financial institution employee, you are prohibited from accepting certain gifts under the Bank Bribery Amendments Act. Find out what gifts are not permissible; then test your knowledge in a model scenario.

Bank Bribery Act ~ E3

15 Minutes

Because of the possibility of violent crimes against financial institutions and their employees, understanding how to respond in case of an incident and what steps to take is crucial in protecting employees and consumers against these threats. In addition, it is imperative that you understand your role when addressing other emergency situations.

Business Continuity and Disaster Recovery

90 Minutes

If a natural disaster or other unexpected catastrophic event disrupted your business's day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

Business Continuity and Disaster Recovery ~ E3

60 Minutes

Business continuity planning involves every employee at your institution. While the level of participation will vary, a solid understanding and knowledge of your institution's business continuity plan is critical. This course discusses why BCP should be important to you, the process-oriented approach to BCP and its elements and best practices for your institution.

CCPA

30 Minutes

In today's ever-advancing technology-driven environment, data is continually changing hands. Whether the data comes or goes by way of paper or computer, this information must be safeguarded to the fullest extent possible. Upon completion of this course, employees and supervisors will have a better understanding of the California Privacy Rights and Enforcement Act (CCPA) of 2020. This course is intended to help you recognize CCPA violations and how to address them.

Change Management

20 Minutes

This course defines organizational change, describes the different types of change and discusses the management change process.

CISA - Customer Information Security Awareness

120 Minutes

Explore specific requirements and general rules you must follow to ensure the security of customer information.

Community Reinvestment Act (CRA) for Intermediate Institutions

60 Minutes

Discover why the Community Reinvestment Act (CRA) is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Intermediate Institutions ~ E3

60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why this act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its recordkeeping, reporting and disclosure requirements. The information in this course focuses on the CRA requirements for intermediate small institutions.

Community Reinvestment Act (CRA) for Large Institutions

60 Minutes

Geared to large institutions, uncover your responsibilities under the Community Reinvestment Act (CRA), and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Large Institutions ~ E3

60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for large, state-chartered banks and savings associations.

Community Reinvestment Act (CRA) for Small Institutions

60 Minutes

Gain a better understanding of why the Community Reinvestment Act (CRA) is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Small Institutions ~ E3

60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for small, state-chartered banks and savings associations.

Community Reinvestment Act (CRA) for National Banks and Federally Chartered Savings Associations ~ E3

60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for national banks and federally chartered savings associations.

Consumer Financial Protection Bureau - CFPB

30 Minutes

This course covers the Consumer Financial Protection Bureau (CFPB), its regulatory authority, and some of its early regulatory initiatives.

Consumer Protection Through Accurate and Ethical Advertising - TP

60 Minutes

This course will discuss several regulations that were created to protect the consumer. Specifically within this course, the methods certain products are advertised, such as the SAFE Act, the Truth-in-Lending Act, and the Mortgage Acts and Practices Rule.

Ethical Dilemmas and the Fight Against Mortgage Fraud

90 Minutes

This course focuses on the how the new rules issued by the Consumer Financial Protection Bureau generally help to resolve ethical dilemmas faced by loan originators during the mortgage lending process. It will describe ethical dilemmas that may arise in mortgage lending transactions, show how unethical practices contributed to market losses, and outline new statutory and regulatory requirements that are intended to guide mortgage professionals toward the right choices. Although this course generally addresses some of the provisions found in the rules, the information provided in this course does not address specific details of these rules and should not be used as a complete review of the regulations discussed.

Ethics for Bankers

90 Minutes

Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.

Ethics for the Financial Institution ~ E3

30 Minutes

This course focuses on the ethical standards that should guide you and other employees at your financial institution. You will learn strategies that can help you minimize common areas of concern and work-related ethical dilemmas. As a financial institution employee, it's important to understand the importance of how to act ethically, especially as conflicts arise.

Foreign Corrupt Practices Act (FCPA)

90 Minutes

The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act - then test your knowledge in an interactive scenario.

Foreign Corrupt Practices Act (FCPA) ~ E3

10 Minutes

The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials and regulations for accounting practices. This course discusses both of these provisions and explains the "allowable payments" under the act.

General Data Protection Regulation (GDPR)

30 Minutes

This course explains the requirements of the European Union (EU) General Data Protection Regulation (GDPR) that is designed to harmonize data privacy laws across Europe, to protect and empower all EU citizens' data privacy and to reshape the way organizations across the region approach data privacy.

Guidelines for an Environmental Risk Program

30 Minutes

This course explains the rationale for the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) of 1980 and the Federal Deposit Insurance Corporation updated Guidelines for an Environmental Risk Program related to it.

HIPAA and COBRA for Financial Institutions

60 Minutes

This course provides an overview of two key laws that are administered by the Human Resources management of a financial institution, HIPAA and COBRA. HIPAA concerns the handling of protected health information for both your employees and your customers. COBRA covers the health insurance coverage for your employees and their families. Also discussed are the current challenges of the evolution in health care coverage.

Insider Trading

60 Minutes

Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.

Interest Rate Risk Management

90 Minutes

This course discusses the responsibilities of senior management and the board of directors in the management of interest rate risk. It covers measuring interest rate risk, duration, and net economic value.

Limitations on Interbank Liabilities - Regulation F

20 Minutes

This course is designed to describe the risks related to interbank liabilities. It also explains the basic policies and procedures needed to comply with Regulation F.

*Red Flags of Identity Theft

45 Minutes

Reframe your view on identity theft crime and prevention. Hear excerpts from the course "Pretext Calling and Identity Theft" about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

Accreditations - CRCM, CFSSP, CAFP

Red Flags of Identity Theft ~ E3

45 Minutes

This course provides an introduction and overview of identity theft. To apply the techniques to help prevent identity theft, it is also important to recognize identity theft's impact on its victims and understand how perpetrators conduct this crime

Safeguarding Customer Information - Gramm-Leach-Bliley

60 Minutes

This course provides an overview of the laws relating to the protection of consumer information. It provides a discussion of pretext calling and what can be done to reduce the risk of successful fraud. It will also explain how social engineering is used to defraud financial institutions and obtain confidential information.

*Sarbanes - Oxley Act Overview

60 Minutes

The Sarbanes-Oxley Act is a federal law that addresses standards of behavior for corporations and their employees. Understand these new standards and learn about the penalties that apply to individuals for non-compliance.

Accreditations - CTFa, CSOP, CCTS

*Security of Customer Information Guidelines

45 Minutes

Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

Accreditations - CRCM, CFSSP, CTFa, CSOP, CCTS

Security of Customer Information Guidelines ~ E3

30 Minutes

This course explains the provisions of the Interagency Guidelines Establishing Information Security Standards, which establish the regulatory guidance developed relating to administrative, technical and physical safeguards to ensure the security, confidentiality and proper disposal of customer information.

Telemarketing Consumer Fraud and Abuse Prevention Act

60 Minutes

Compliance concerns begin when a mortgage professional uses the telephone to solicit business from a consumer. Consumers have protection against unwanted telephone solicitations under the national Do-Not-Call Registry, the Telemarketing Sales Rule, and state Do-Not-Call laws. This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

The Importance of Third-Party Vendor Management

60 Minutes

Third-party vendor management is a hot topic for all organizations providing financial services. Several federal regulators, including the Federal Reserve Board, OCC, Consumer Financial Protection Bureau, FFIEC, and more, have issued guidance on how financially-related organizations should be managing third parties. This course introduces the concept of third party vendor management, explains it as an element of risk management, reviews the regulatory requirements and expectations surrounding it, and also identifies best practices.

Understanding the FFIEC Final Guidance on Social Media

60 Minutes

The FFIEC Guidance is intended to assist financial institutions in understanding compliance and legal risks that may arise with the use of social media. The Guidance also highlights operational and reputational risks that a company may face as a result of a poorly-developed or managed social media program. By the end of this course, you will be able to describe the information presented in the Guidance, as well as determine appropriate action when presented case studies and discussion scenarios regarding financial institutions and social media.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

30 Minutes

Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution ~ E3

30 Minutes

This course covers unfair, deceptive, and abusive acts and practices that can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course describes the federal laws that protect consumers from financial harm associated with such practices and that involve financial products and services such as deposit products or lending activities.

Banker's Knowledge

This series covers a variety of valuable topics for financial professionals who do not focus on regulatory compliance. Topics in this series range from financial institution overview and financial math skills training to etiquette and professional dress. Valuable knowledge that will help your team be more successful and help your institution present itself in an educated and professional manner.

Advanced Financial Math

120 Minutes

This course covers financial math needed to solve most basic financial problems. It includes the mathematical equations and provides examples.

Analyzing Company Cash Flows

60 Minutes

This course covers analyzing cash flow statements to distinguish between profit and cash flow. Learn how to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

Annuities

60 Minutes

This course describes the basic provisions of annuities and their tax benefits.

Beginning Financial Math

90 Minutes

This course discusses percentages and interest rates, and the essential equations used to make calculations pertaining to loans.

Business Etiquette

20 Minutes

This course describes good business etiquette and provides examples for meals, meeting people, greeting people and in communication by phone, letter or email.

Checking Accounts, Share Drafts and Other Transaction Products

60 Minutes

Checking and share draft accounts allow consumers to handle a number of different financial transactions that would otherwise be difficult to manage. This course will introduce the types of accounts available to credit union members, bank customers, and other financial institution consumers.

Commercial Banks - An Introduction

60 Minutes

This course describes the structure of the commercial bank industry including the number of firms, organization form, size, ownership, and geographic location of banking offices. It also describes bank regulation, financial aspects and international banking.

Community Relations Programs

20 Minutes

This course explains the role of community relations and provides practical suggestions for how to implement a program.

Recommended for:

- Asset Management
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Delegation Skills

20 Minutes

This course defines delegation, its advantages and the reasons many managers don't delegate. It also explains the steps to be taken to effectively delegate.

Direct Mail Marketing Techniques

60 Minutes

This course provides a comprehensive overview of the use, development and implementation of a direct mail marketing program.

Federal Reserve and Monetary Policy

90 Minutes

This course covers the Federal Reserve System and its component parts. It explains the responsibilities of the Federal Reserve through discussions of the implementation of monetary policy and the tools used to conduct monetary policy. It concludes with a discussion of the impact of monetary policy of asset values.

Financial Institution Regulation

60 Minutes

This course provides an overview of the role of regulation and the many types of regulations that impact financial institutions.

Financial Markets

60 Minutes

This course provides a comprehensive overview of financial markets. It describes the various types of markets, the function of markets and the role of arbitrage. It concludes with a discussion of market efficiency.

Fundamentals of Banking I - The Banking System

90 Minutes

Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.

Fundamentals of Banking II - The Banking Institution

90 Minutes

Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.

Greening the Office

20 Minutes

This course provides numerous ideas for how to reduce waste in the office. Special emphasis is placed on paper products, energy and water.

Home Banking and Bill Paying

60 Minutes

This course describes various types of home banking and bill paying services and why they are popular with clients.

Indirect Lending

60 Minutes

This course discusses indirect consumer lending and emphasizes on maintaining a sound lender-dealer relationship.

Introduction to Appraisal

60 Minutes

This course discusses home and income property appraisals, how they are done and what they are used for.

Loans and Credit

30 Minutes

This course introduces the basic concepts of credit and the main types of loan products available. This course also introduces the relevant Fair Lending regulations. Also discussed are some historical notes on the origination of Credit Unions.

Local Promotion and Advertising Programs

20 Minutes

This course explains effective local area promotion and advertising and demonstrates how to develop programs to accomplish it.

*National Bank Trust Activities (Part 9)

60 Minutes

National banks engaging in trust activities are subject to compliance with the Office of the Comptroller of the Currency (OCC) 12 CFR Part 9 - also known as Regulation 9. Explore Regulation 9 basics, including the fiduciary requirements associated with discretionary investment reviews, administrative account reviews, conflicts of interest and self-dealing.

Accreditations - CTFA, CSOP, CRSP, CCTS

Negotiation Skills

30 Minutes

This course describes negotiation and explains why it is so important in business. It discusses the process used in successful negotiation. Finally it discusses the human side of the negotiation process. Negotiators have different attitudes, values, and power.

Office Safety

20 Minutes

This course introduces office safety and explains how to improve office safety.

Professional Business Dress - Men

30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for men.

Professional Business Dress - Women

30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for women.

Providing Service to Customers with Disabilities

60 Minutes

Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

U.S. Financial Institutions

90 Minutes

This course explains the US financial system's major financial institutions, the functions they perform and their relationship to one another.

Understanding Compliance Regulations

20 Minutes

Teller will find an overview of the many federal compliance regulations that impact on their job in this course.

Board of Directors

The Board of Directors Series was designed to assist key individuals with carrying out the responsibilities of their institution's regulatory compliance, and to understand the role they play in serving and overseeing the activities of a banking organization with ease.

Recommended for:

- Board of Directors
- Compliance - Internal Audit

BOD - Anti-Money Laundering (AML) for Directors and Senior Management

60 Minutes

As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.

BOD - Bank Secrecy Act for Directors and Senior Management

30 Minutes

As a director or senior manager, you are responsible for enforcing your financial institution's BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution's BSA compliance program.

BOD - Board Delegation of Operating Authority

30 Minute

This course will enable directors to see how to delegate and to oversee operating authority it has delegated to others. Your governance structure clarifies the roles of the board and of management to produce synergy and desired outcomes.

BOD - Board's Role in Monitoring Performance

60 Minutes

This course discusses the role and approaches used by boards to monitor the financial institution.

BOD - Community Reinvestment Act

30 Minutes

As a director, you have ultimate responsibility for your financial institution's regulatory compliance. It is important to understand that while you do not need to be the expert in regulatory compliance, you do need to be familiar with certain laws and regulations, such as the Community Reinvestment Act (CRA). This course provides a general overview of the CRA, including how it affects your financial institution. This course also explains the CRA evaluation and rating system and other general requirements. The Summary section of the course provides questions, tips, and challenges as a way to evaluate your financial institution's regulatory compliance with the CRA.

BOD - Compliance Management

30 Minutes

This course navigates through compliance management measures, both present and not-too-distant past, as well as useful information to help ensure compliance with federal consumer protection laws and regulations relating to prudential regulatory expectations. This course also addresses the components that your compliance management system should encompass and how that directly relates to your responsibilities of oversight as a director. The Best-Practice Boardroom section of the course provides tips, questions, warnings, and action items to consider for your financial institution.

BOD - Elder Financial Abuse

30 Minutes

Understanding the relevance of elder financial abuse is imperative for your financial institution to remain in compliance with the law. This course provides a high-level overview of elder financial abuse to help ensure confidence in your institution's response to potential reports. The Best-Practice Boardroom section of the course challenges you to consider whether your financial institution is prepared to identify and respond to elder financial abuse.

BOD - Fair Lending Overview

30 Minutes

As a director, compliance with fair lending laws is vital to your financial institution's success. This course explains the basic concepts of fair lending, including laws and regulations, types of discrimination, risk, and other important factors. This course also discusses critical steps needed to set the right tone for fair lending compliance within your financial institution.

BOD - Flood Insurance

30 Minutes

This course is designed to provide a working knowledge of the federal flood insurance requirements. While you do not need to be a legal expert regarding flood requirements for your financial institution, it's important for you to know the basics as noncompliance with flood requirements may carry significant penalties. Also, the information you will learn provides you with the right knowledge to ask questions and evaluate responses at your financial institution.

BOD - Loans to Executive Officers: Regulation O

30 Minutes

As a director, you are ultimately responsible for your financial institution's compliance with regulatory laws. Regulation O is one of several laws that require your attention, knowledge, and action. It governs the extension of credit to insiders, including a limitation on the total amount of credit that may be extended, as well as a requirement that credit extended to insiders be no more favorable than credit extended to other borrowers. This course reviews the basic requirements of Regulation O and provides guidance on the general prohibitions of extending credit to insiders. This course also addresses record keeping and reporting requirements, and discusses specific duties for directors to ensure that your financial institution will conduct its insider activities in a safe and sound manner.

BOD - Preparing for a Compliance Examination

30 Minutes

This course provides information on consumer compliance examinations, and explains how your financial institution should prepare for and manage the examination process. This course also explores your role in this process and discusses post examination protocol.

BOD - Restructuring the Financial Services Industry

90 Minutes

This course provides a discussion of the basic technological, economic, regulatory, demographic and competitive forces that are reshaping the financial services industries.

BOD - Security of Customer Information Guidelines

30 Minutes

This course provides an overview of information security guideline requirements for financial institutions. As a director, you and your board are responsible for overseeing the development, implementation, and maintenance of your financial institution's information security program. This course reviews the actions necessary to effectively ensure compliance and ultimately enable your financial institution to avoid the pitfalls and embarrassment of information security issues.

BOD - Servicemember's Civil Relief Act

30 Minutes

The Servicemembers Civil Relief Act (SCRA) is a federal law that allows military members to suspend or postpone some civil obligations so that they can devote their full attention to military duties. This course provides an overview of SCRA basics, including provisions related to eligibility, interest rate reduction, financial implications, and various other rights and protection. This course helps determine your financial institution's level of preparedness in assisting servicemembers and their families.

BOD - Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution

30 Minutes

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. As a director, it is crucial to create a UDAAP conscious culture by establishing and maintaining proper procedures to avoid violations of the law. This course describes how financial products or services, such as deposit products or lending activities, can create risks for consumers. This course also provides a deeper understanding of UDAAP so that you are better prepared to satisfy your responsibilities as a director.

Refresher Series

The Refresher Series is a convenient solution for your experienced employees who need to stay current on regulatory and vital financial information. These courses target fundamental topics and move swiftly yet effectively in a smaller duration of time.

Recommended for:

- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Retail
- Wholesale Banking

Bank Secrecy Act Refresher

20 Minutes

This course is a refresher for experienced front-line and operational personnel to review the most important aspects of the Bank Secrecy Act's requirements.

Community Reinvestment Act (CRA) Refresher

20 Minutes

This course is designed for experienced personnel to review the key points of the Community Reinvestment Act (CRA).

Customer Identification Program (CIP) Refresher

20 Minutes

This course is designed as a refresher for experienced personnel that presents the key points of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act.

Electronic Funds Transfer Act: Regulation E Refresher

20 Minutes

This course is a refresher for experienced personnel to review the key points of the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E.

Equal Credit Opportunity Act: Regulation B Refresher

20 Minutes

This course is a refresher for experienced personnel that discusses the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes.

Expedited Funds Availability Act: Regulation CC Refresher

20 Minutes

This course is a refresher for experienced personnel to review the key points of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC.

Fair Credit Reporting Act (FCRA) Refresher

20 Minutes

This course is a refresher for experienced lending and operational personnel to review the most important aspects of the Fair Credit Reporting Act.

Fair Lending Overview Refresher

20 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of fair lending.

GLB Privacy Regulation P Refresher

20 Minutes

This course is designed to be used by employees familiar with the Gramm-Leach-Bliley Act and Regulation P who need to review and retest their knowledge.

Identity Red Flag Programs Refresher

30 Minutes

This course is designed to review the identity theft Red Flag programs and the reasons they are so important.

Office of Foreign Assets Control (OFAC) Refresher

20 Minutes

This course is for experienced personnel to review the key points of the Office of Foreign Assets Control (OFAC) and their regulations.

Real Estate Settlement Procedures Act: Regulation X Refresher

20 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of the Real Estate Settlement Procedures Act or RESPA.

Right to Financial Privacy Act (RFPA) Refresher

15 Minutes

This course is a refresher for experienced personnel to review the most important aspects of customer privacy.

Truth in Lending Act: Regulation Z Refresher

30 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of the Truth in Lending Act and Regulation Z.

Truth in Savings: Regulation DD Refresher

20 Minutes

This course is for experienced operational personnel for purposes of reviewing the most important aspects of the Truth in Savings Act.

Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution Refresher

20 Minutes

Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course presents the enabling objectives and the summary review as well as a non-graded quiz and post-test from the full-featured course.

Cybersecurity Fundamentals

The fundamentals series provides a strong foundational layer of cybersecurity awareness and education across all users, and delivers the ability to reinforce that learning through interactive targeted reinforcement modules.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

A Day in the Life Theme: Security Awareness

70 MIN

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, protecting your home computer, and identity theft.

Appropriate Use of Social Media

14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges.

This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

Defeating Social Engineers (Advanced)

17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defeating Social Engineers (Standard)

10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defending Against Phishers

12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Human Firewall Theme: Security Awareness and Literacy

90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

PCI Essentials for Cardholder Data Handlers and Supervisors

25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

Protecting Mobile Data and Devices

8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

Security Awareness Essentials

30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use Updated statistics, Ransomware expansion, and Spear Phishing expansion.

Strongest Link Theme: Security Awareness and Literacy

50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

Mortgage Lending

The Mortgage Lending Series ensures mortgage professionals in your organization understand the critical changes affecting the mortgage industry. To help your organization comply, this series includes courses approved by the National Mortgage Licensing System (NMLS). The curriculum is grouped into categories that mirror the NMLS National Test Content Outline, so you can be confident knowing the course topics are aligned with SAFE Act expectations for non-depositories.

Recommended for:

- Mortgage Professionals
- Operations and IT

[SS Eth] Anti-Discrimination in Mortgage Transactions

15 Minutes

Federal laws play an important role in addressing discriminatory practices in mortgage loan origination. The Equal Credit Opportunity Act and the Fair Housing Act establish personal characteristics that are protected by federal law and may not play a role in making a lending decision. This course will review these laws.

[SS Eth] Consumer Relationships

20 Minutes

The continued health and growth of the mortgage market depends greatly on the ethical conduct of those engaging in mortgage loan transactions. Honesty, awareness, and compliance with the law are key to ensuring that the mortgage business is conducted according to a sufficient ethical standard. With regulators making consumer protection in the mortgage market a renewed priority, it is important to understand how ethical principles can be applied in the practice of loan origination.

This course will explore concepts related to ethical behavior in loan origination. Topics addressed include company compliance, consumer complaints, homebuyer education, and more.

[SS Eth] Ethical Behavior of Consumers

10 Minutes

Though federal and state measures in place do a great deal to deter unscrupulous conduct on the part of mortgage professionals and consumers alike, there may be some individuals who feel compelled to take advantage of access to the financial marketplace.

This course will briefly discuss the impact of unethical behavior by consumers and how it may be detected.

[SS Eth] Ethical Conduct in the Appraisal Process

20 Minutes

The appraisal of real estate used as collateral for a mortgage loan is one of the most critical components of the entire transaction, as the loan amount is directly tied to the value of the property. Appraisals are also the component of mortgage lending transactions with which unethical actions are most commonly associated.

This course will review the importance of ethical conduct in the appraisal process.

[SS Eth] Ethical Issues Related to Federal Lending Laws I

20 Minutes

Ethical considerations are the basis for most federal lending laws. The importance of ethical lending practices cannot be understated.

This course will focus on an overview of the relationship between ethical business and federal mortgage laws, as well as a review of the Real Estate Settlement Procedures Act.

[SS Eth] Ethical Issues Related to Federal Lending Laws II

15 Minutes

Ethical considerations are the basis for most federal lending laws. The importance of ethical lending practices cannot be understated.

This course will focus on an overview of two federal laws that are important to ethical mortgage business: the Truth-in-Lending Act and the Gramm-Leach-Bliley Act.

[SS Eth] Financial Responsibility

15 Minutes

The concept of financial responsibility as it relates to mortgage origination refers to both the individual loan originator's qualifications and his or her handling of loan transactions. Financial responsibility can also refer to the loan originator's compliance with regulations such as the ATR Rule and the Loan Originator Compensation Rule. Showing regard for the consumer's ability to afford a mortgage loan, and ensuring loan suitability, also demonstrate the loan originator's ability to make sound financial judgments.

This course will review the importance of financial responsibility as a mortgage professional.

[SS Eth] Fraud Detection Techniques

20 Minutes

Loan originators are in a strong position to detect the unethical behavior of borrowers, including attempts to complete fraudulent mortgage transactions. A mortgage professional can often detect and address issues of mortgage fraud with a thorough analysis of the loan file. There are many indicators a mortgage professional can use to become alert to the possibility of fraud.

This course will review a variety of indicators of fraud on everything from applications to income documentation and more.

[SS Eth] Fraud Detection, Reporting and Prevention

20 Minutes

Mortgage professionals are in a unique position when they engage in loan transactions with consumers. They have the opportunity to complete transactions for hundreds of thousands of dollars, and they have access to personal consumer information. Mortgage professionals in this position, however, may also be tempted to use this for nefarious means and engage in fraud. Conversely, these individuals are also able to detect attempts at fraud by consumers.

This course will review methods of how fraud may be attempted, detected, and penalized.

[SS Eth] Mortgage Fraud and Ethical Behavior

20 Minutes

Mortgage fraud costs lenders and consumers alike billions of dollars each year. These losses ultimately result in higher costs for potential homeowners and the need for tougher regulation and control over the industry to prevent further loss. Ethical principles are a vital part of avoiding fraud and ensuring that consumers are protected.

This course will review important information about mortgage fraud, as well as the importance of maintaining ethical principles in conducting loan origination activities.

[SS Eth] Unfair, Deceptive, or Abusive Acts or Practices

10 Minutes

When Congress adopted the Dodd-Frank Act in 2010, it adopted a provision that prohibits all providers of consumer financial products and services from engaging in unfair, deceptive, or abusive acts or practices (UDAAP).

This course will review provisions related to UDAAP, including how these practices are defined and how risks can be appropriately managed.

[SS Fed] Ability to Repay and Qualified Mortgage Rules

20 Minutes

The Ability to Repay (ATR) and Qualified Mortgage (QM) Rules became effective in January 2014. These rules were established to ensure that creditors are making reasonable, good faith efforts to ensure a borrower's repayment ability before making a mortgage loan. The Rules came about in response to the many "creative" loans that were difficult for borrowers to afford in the long-term and ultimately contributed to the mortgage market crash. By enacting these rules, the CFPB hopes to curb previous dangerous lending practices, and ensure a safer, more responsible lending market.

This course provides an overview of the Ability to Repay and Qualified Mortgage Rules, including provisions related to assessing borrower repayment ability and presumptions of compliance.

[SS Fed] Dodd-Frank Act

15 Minutes

Waves of defaults on subprime home loans and the rapid unraveling of the market began in March 2007, and the impact of these losses is still determining the economic forecast. Congress addressed the crisis with the enactment of new legislation, specifically the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The law addresses a broad range of issues that relate to financial and investment activities, including mortgage lending and investing.

This course provides an overview of the Dodd-Frank Act, including a look at some of the most pertinent titles and subtitles within the Act.

[SS Fed] Equal Credit Opportunity Act

30 Minutes

In 1974, Congress enacted the Equal Credit Opportunity Act (ECOA) to eliminate discriminatory treatment of credit applicants. The primary reason for the enactment of ECOA was anecdotal evidence that women were not treated on an equal basis with men when applying for credit. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age, and regardless of the fact that the applicant receives income from a public assistance program or has exercised his or her rights under the Consumer Credit Protection Act.

This course provides an overview of ECOA, including important definitions, information related to required disclosures, and prohibited lending practices.

[SS Fed] E-Sign Act

10 Minutes

The Electronic Signatures in Global and National Commerce Act (E-Sign Act) is a federal law enacted to address the validity of documents, records, and signatures that are in electronic form. The E-Sign Act applies to interstate and foreign commerce, and allows for the use of electronic records to satisfy any law, regulation, or rule that requires information to be provided in writing, as long as the consumer affirmatively consents to electronic delivery.

This course will explore the E-Sign Act and its provisions.

[SS Fed] Fair and Accurate Credit Transactions Act

20 Minutes

In 2003, Congress added provisions to the Fair Credit Reporting Act with the enactment of the Fair and Accurate Credit Transactions Act (FACTA). Congress adopted these additional provisions in order to address the problem of identity theft, to facilitate consumers' access to the information retained by consumer reporting agencies (CRAs), and to improve the accuracy of consumer reports. The Red Flags Rule, a measure included in FACTA, was adopted in 2010 to further address identity theft.

This course provides an overview of FACTA, including important definitions, required disclosures and notifications, and provisions related to the Red Flags Rule.

[SS Fed] Fair Credit Reporting Act

20 Minutes

The Fair Credit Reporting Act (FCRA) is a federal law that was enacted in 1970 as an amendment to the Consumer Credit Protection Act. Its purpose is to improve accuracy, impartiality, privacy, and fairness in credit reporting by imposing special requirements on consumer reporting agencies, companies that supply information to consumer reporting agencies, and companies that use consumers' personal information.

This course provides an overview of FCRA, including important definitions, required disclosures and notifications, prohibited practices, and penalties for violations.

[SS Fed] Gramm-Leach-Bliley Act

20 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the processing, closing, and servicing of mortgage loans. The Gramm-Leach-Bliley Act (GLB Act) protects the privacy of nonpublic personal information that is provided by individual consumers and customers. It is vital for mortgage professionals to understand this Act in order to properly protect an individual's privacy during the loan process.

This course provides an overview of the GLB Act, including important definitions, required disclosures, and prohibited practices.

[SS Fed] Home Mortgage Disclosure Act

15 Minutes

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 to discourage creditors from denying loans to qualified applicants because of the applicants' race, a practice also known as "redlining," and to encourage lending institutions to provide loans to the consumers in their communities. HMDA requires covered lending institutions to submit reports about their mortgage lending activities in order to help citizens and public officials determine whether institutions are serving the housing needs of the communities in which they are located and to assist public officials to determine how to best use public sector investments in order to encourage private sector investment.

This course provides an overview of HMDA, including important definitions, data collection and reporting requirements, and penalties for violations of HMDA.

[SS Fed] Homeowners Protection Act

20 Minutes

Private mortgage insurance (PMI) protects the lender in the event that a borrower defaults on a loan, and it is required when a borrower makes a down payment of less than 20% and the loan-to-value ratio is high. Congress passed the Homeowners Protection Act (HPA) in 1998 to facilitate the cancellation of private mortgage insurance. The Homeowners Protection Act provides for the automatic termination of PMI as borrowers build equity, and the risk of loss from default decreases.

This course provides an overview of the HPA, including important definitions, required disclosures, and prohibited practices under the law.

[SS Fed] Identifying High-Cost Mortgages and Higher-Priced Mortgage Loans

10 Minutes

In 1994, Congress adopted the Home Ownership and Equity Protection Act (HOEPA) in response to the growing use of abusive mortgage lending terms and practices in the subprime market. In 2008, the Federal Reserve Board attempted to make protections available to more borrowers in the subprime market by writing a new set of regulations that apply to "higher-priced mortgage loans."

This course provides an overview of the loans covered by HOEPA, as well as those considered higher-priced under the law.

[SS Fed] Mortgage Acts and Practices Rule

15 Minutes

Ensuring that advertisements to consumers are clear, accurate, and understandable is an important part of compliance enforcement for regulatory agencies overseeing the mortgage industry. While many advertising provisions are already in place under the federal Truth-in-Lending Act, another rule, called the Mortgage Acts and Practices Rule (the MAP Rule), further regulates the advertisement of mortgage products. It is essential for mortgage professionals to be aware of all areas of federal and state law that regulate advertising practices, and to comply with those regulations at all times.

This course provides an overview of the MAP Rule, including its background, scope, and applicability, as well as prohibitions under the Rule.

[SS Fed] Privacy Rules

10 Minutes

The Do-Not-Call Implementation Act was signed into law in 2003 as part of earlier legislation - the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule. The Do-Not-Call Implementation Act authorized the Federal Trade Commission (FTC) to implement and enforce the Do-Not-Call Registry. Under the original provisions of the Telemarketing Act, consumers were required to renew their entry in the registry every five years. Following amendments made by the Do-Not-Call Improvement Act of 2007, phone numbers added to the registry become permanent.

This course provides an overview of the Do-Not-Call provisions, as well as prohibitions of the Telemarketing Sales Rule.

[SS Fed] Real Estate Settlement Procedures Act - Part I

30 Minutes

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including an explanation of transactions subject to and exempt from the law, important definitions, and information related to required disclosures.

[SS Fed] Real Estate Settlement Procedures Act - Part II

20 Minutes

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including prohibited lending practices, mortgage servicing rules, and penalties for RESPA violations.

[SS Fed] Regulatory Authority

20 Minutes

The enactment of the Dodd-Frank Act brought about many changes that greatly altered the face of the mortgage industry. One of the most significant of these changes was the creation of the Consumer Financial Protection Bureau (CFPB), which became the primary entity in charge of implementing and enforcing most of the provisions of federal lending and consumer protection laws, many of which were previously overseen by the Department of Housing and Urban Development (HUD).

This course provides a review of the authority of the CFPB, as well as the functions and remaining authority of HUD.

[SS Fed] The Loan Originator Compensation Rule

10 Minutes

The Loan Originator (LO) Compensation Rule became effective in 2014, and is intended to discourage harmful practices, such as basing compensation on the terms of a loan, dual compensation, and steering.

This course provides an overview of the Loan Originator Compensation Rule, including permissible and prohibited forms of compensation for mortgage licensees.

[SS Fed] The S.A.F.E. Act

10 Minutes

In 2008, and in response to the mortgage lending crisis, the federal government sought to ensure minimum licensing standards for all mortgage loan originators with the enactment of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act). The S.A.F.E. Act attempts to make licensing requirements for state-regulated mortgage professionals more uniform by requiring every state to meet minimum standards for all loan originators.

This course provides an overview of the S.A.F.E. Act, including specific requirements related to licensure and registration.

[SS Fed] The TILA-RESPA Integrated Disclosure (TRID) Rule - Part I

30 Minutes

The Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) require numerous disclosures to ensure consumer protection in mortgage loan transactions. On October 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously-used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate, and easy-to-understand disclosure of transaction-related information.

This course will review introductory information about the TILA-RESPA Integrated Disclosure (TRID) Rule, and includes a step-by-step review of the Loan Estimate, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

[SS Fed]

The TILA-RESPA Integrated Disclosure (TRID) Rule - Part II

20 Minutes

The Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) require numerous disclosures to ensure consumer protection in mortgage loan transactions. On October 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously-used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate, and easy-to-understand disclosure of transaction-related information.

This course will explore a step-by-step review of the Closing Disclosure, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

[SS Fed] Truth-in-Lending Act - Part I

20 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides an overview of TILA, including an explanation of which types of loans are covered under the law, important definitions, and provisions of TILA related to the finance charge and annual percentage rate.

[SS Fed] Truth-in-Lending Act - Part II

20 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides an overview of disclosures required by TILA, specifically those required for closed-end adjustable-rate mortgage transactions and transactions for home equity plans.

[SS Fed] Truth-in-Lending Act - Part III

30 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides a review of TILA's provisions related to rescission and advertising, as well as penalties for violations of the law.

[SS Fed] USA PATRIOT Act and Bank Secrecy Act

20 Minutes

The USA PATRIOT Act (the PATRIOT Act) was enacted in response to the September 11, 2001 terrorist attacks. The portions of the PATRIOT Act that impact mortgage lending transactions are contained in Title III, which is called the International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001. The PATRIOT Act strengthens the U.S. government's ability to take action to address money laundering.

This course provides an overview of the PATRIOT Act, including which entities are required to comply with the law and the specific requirements for such entities.

[SS Gen] Conventional Mortgages

20 Minutes

There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Conventional mortgages may be either conforming, meaning they meet loan limits and other standards to qualify for purchase by Fannie Mae and Freddie Mac, or they may be non-conforming, meaning they do not meet such standards.

This course provides an overview of conventional mortgages.

[SS Gen] Guidances

15 Minutes

The Interagency Guidance on Nontraditional Mortgage Product Risks and the Statement on Subprime Mortgage Lending were developed by the federal banking regulatory agencies in response to the decline of the mortgage market. While these guidances did not have the effect of law, they were vital to re-establishing common-sense lending practices. The standards outlined in the guidances have now been codified in new and revised mortgage laws and regulations aimed at ensuring responsible lending practices.

This course provides an overview of the guidances, including the reasoning behind their issuance and the recommendations contained within each. This course will also discuss the current and future relevance of the guidances.

[SS Gen] High-Cost Mortgage Loans

20 Minutes

High-cost mortgage loans are a category of loans identified and protected under the federal Home Ownership and Equity Protection Act (HOEPA). This course will review the features of high-cost mortgage loans, including how they are identified, special disclosure requirements, prohibited practices, and more.

[SS Gen] Higher-Priced Mortgage Loans

20 Minutes

Higher-priced mortgage loans are a category of loans identified according to standards set forth under the federal Higher-Priced Mortgage Loan Rule (HPML Rule). The Rule imposes requirements and prohibitions for these mortgage loans.

This course will review thresholds for identifying HPMLs, requirements for origination, appraisal standards, prohibitions, and more.

[SS Gen] Mortgage Loan Products

20 Minutes

A fixed-rate mortgage is one in which the interest rate is set from the time the loan is closed and does not change during the life of the loan. Fixed-rate mortgages are the most common loan product in today's marketplace, specifically the 30-year fixed-rate mortgage; in fact, any loan other than a 30-year fixed-rate is considered nontraditional under federal mortgage lending standards. An adjustable-rate mortgage (ARM) is one in which the interest rate may change one or more times during the life of the loan. Consequently, payment amounts may change.

This course provides an overview of fixed- and adjustable-rate mortgages, including payment strategies, rate increase calculations, available products, and more.

[SS Gen] Mortgage Loan Terms

20 Minutes

This course provides an overview of industry terms which are important to understand in conducting mortgage-related business. Ranging from loan features to disclosures and other financial terms, the definitions included in this course may prove invaluable information for any person hoping to better understanding the workings of the mortgage industry.

[SS Gen] Non-Conforming Mortgages

20 Minutes

There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Non-conventional mortgages are insured or guaranteed by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), or the Rural Housing Service (RHS) of the U.S. Department of Agriculture (USDA), while conventional mortgages are not.

This course provides an overview of non-conforming loans, including FHA loans.

[SS Gen] Other Loan Products I

15 Minutes

While today's market is largely populated by "traditional" loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less conventional loan features. While not as popular, these loan products have their advantages - particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans still have their place in today's market, and an awareness of such products and their features is valuable information for a mortgage professional.

This course provides an overview of second mortgages, home equity lines of credit, and balloon mortgages, among others.

[SS Gen] Other Loan Products II

15 Minutes

While today's market is largely populated by "traditional" loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less-conventional loan features. While not as popular, these loan products have their advantages - particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans still have their place in today's market, and an awareness of such products and their features is valuable information for a mortgage professional.

This course provides an overview of construction loans, bridge loans, interest-only loans, and more.

[SS Gen] Qualified and Non-Qualified Mortgage Programs

20 Minutes

The Ability to Repay/Qualified Mortgage Rule provides that when creditors make "qualified mortgages," they may presume that the loans have met the requirements for establishing the borrower's repayment ability. Since the law creates a "safe harbor" from liability for loan originators who make loans that meet the characteristics of a qualified mortgage, there is incentive for loan originators to make such loans. Even so, loan originators are permitted to make other types of loans that may not necessarily meet the requirements of a qualified mortgage.

This course provides an overview of qualified mortgages and their applicable rules and regulations. In addition, features and regulations pertinent to non-qualified mortgages will be discussed.

[SS Gen] Reverse Mortgages

20 Minutes

Reverse mortgage loans are available only to people who meet a certain age threshold and other requirements. They are popular among consumers who have built equity in their homes and are looking to finance living expenses or home improvement projects.

This course will review reverse mortgage loans, including the types of products available, standards for borrower eligibility, and program options.

[SS Gen] VA and USDA Loans

20 Minutes

VA loans are a type of non-conventional loan available to veterans in the United States. The U.S. Department of Veterans Affairs (the VA) does not make these loans - it establishes standards for eligibility and guarantees the loans made. The USDA makes mortgage loans more accessible for consumers in rural and agricultural areas of the country.

This course will review concepts about VA and USDA lending, including current requirements, eligibility standards, and more.

[SS LO] Ability to Repay and Qualified Mortgages

10 Minutes

The Ability to Repay Rule and the Qualified Mortgage Rule have greatly altered the standards by which many mortgage loan transactions are conducted. The primary goal of these rules is to enhance and ensure consumer protection in the mortgage industry by establishing guidelines for what constitutes a safe mortgage loan transaction. It is important for mortgage professionals to be familiar with these standards, to ensure compliance with the law and the continuation of a sound, safe mortgage market.

This course will review the Ability to Repay Rule and the Qualified Mortgage Rule and their influence on mortgage loan transactions. In addition, the concept and importance of tangible net benefit will be discussed.

[SS LO] Adjustable-Rate Mortgage Loans

15 Minutes

Adjustable-rate mortgages are a nontraditional mortgage product available for qualified borrowers. These loans come in several forms, and allow certain homeowners to take advantage of interest rate changes to save money. Americans with Disabilities Act may also be qualified mortgages.

This course will review adjustable-rate mortgages types, common features, and information about the index and margin, as well as details of how the Qualified Mortgage Rule applies to calculating monthly payments.

[SS LO] Analyzing Borrower Qualifications

20 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his or her financial condition. Various calculations may need to be performed, specifically those related to the potential borrower's income, which will vary depending upon whether the applicant is self-employed or a salaried, hourly, or commissioned employee.

This course provides an overview of the analysis performed in order to determine whether a loan applicant is fit for a loan, which includes a review of income, assets, and liabilities. This course will also review income calculations, including examples.

[SS LO] Appraisals

20 Minutes

Because the collateral for a mortgage loan is the subject property, the appraised value of the property is an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for appraisals to be accurate, and overvaluation is a significant problem in the industry.

This course provides an overview of the appraisal process, including a look at the Uniform Residential Appraisal Report and the various approaches used by appraisers in evaluating property. In addition, this course briefly explores additional appraisal requirements for higher-priced mortgage loans.

[SS LO] Borrower Credit Qualifications

15 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his/her financial condition. Essential to assessing a loan applicant's suitability for a loan is an examination of his/her credit report.

This course provides an overview of how borrower credit is analyzed, including detailed information relating to the credit report.

[SS LO] Completing the Loan Application

30 Minutes

The Uniform Residential Loan Application (Form 1003) is the standard form used by loan applicants applying for a mortgage. Applicants must present documentation to show the veracity of the information provided in the application. Both loan applicants and those assisting applicants in completion of the 1003, such as mortgage lenders, brokers, and loan originators, have legal and ethical responsibilities. The 1003 is a fairly extensive document and is used to compile a broad range of personal information, so understanding each section of the form is vital.

This course provides an overview of each section of the Uniform Residential Loan Application, including graphics to enhance understanding. This course will also discuss the documentation required to support information disclosed on the application.

[SS LO] Disclosures

20 Minutes

Providing disclosures to consumers is essential in ensuring they stay informed throughout the loan process. Some disclosures are intended to educate consumers, particularly when risky lending terms are involved, while others are meant to inform consumers about specific information regarding the loan they have already obtained or the loan they are about to obtain. Regardless of their intention, disclosures are closely regulated by state and federal law, and those mortgage professionals that do not adhere to disclosure requirements are likely to face enforcement action.

This course provides an overview of disclosures required throughout the loan process, including those disclosures intended to inform consumers about certain information related to their loan, as well as disclosures intended to inform consumers of certain rights.

[SS LO] Funding and Servicing

10 Minutes

Generally, funding occurs after the recordation of documents with purchase transactions and refinances involving investment properties. Funding practices vary from state to state. After closing and funding, a mortgage loan goes into servicing. The servicer may be either the lender that made the loan or a third party; often, servicing rights may be transferred to another entity at some point during the life of the loan.

This course reviews basics of the funding and servicing processes.

[SS LO] Mortgage Calculations

20 Minutes

There are many calculations that go into a successful mortgage transaction. These include calculating interest rates, income, payment amounts, rate caps, insurance premiums, and more. Many of these can be completed using a calculator, but a professional who takes the time to learn how each formula works will have a stronger grasp and be better equipped to answer borrower questions.

[SS LO] Mortgage, Hazard, and Flood Insurance

15 Minutes

There are many different types of insurance which may be required in conjunction with the origination of a mortgage loan. Hazard, flood, and mortgage insurance are three common types.

This course will review these types of insurance, when they would be required for a loan, and more.

[SS LO] Qualifying Ratios

15 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his or her financial condition. Once the initial information is obtained, the lender will use various formulas to determine the amount for which the borrower will qualify. Such formulas will ensure that the borrower is matched with an appropriate product for his/her financial condition so that the loan is likely to be repaid in accordance with the terms of the lending agreement.

This course provides an overview of qualifying ratios, including the front end ratio, the back end ratio, the loan-to-value ratio, the combined loan-to-value ratio, and the high loan-to-value ratio. Students will have an opportunity to review an example of each calculation presented.

[SS LO] The Closing Process

20 Minutes

Once all loan and title conditions have been satisfied, closing may be scheduled. It is vital that all of the parties to the transaction know the time, date, and location of the loan closing. The first step in the post-closing process is funding, and once the file is returned to the lender by the closing agent, loan servicing begins.

This course provides an overview of the closing and post-closing processes, including information related to title and title insurance, the duties of the closing agent, funding, and servicing.

[SS LO] The Title Process

15 Minutes

Title insurance is defined as an "agreement to indemnify against loss arising from a defect in title to real property, usually issued to the buyer of the property by the title company that conducted the title search." Lenders require title insurance in order to protect themselves from risks that arise when securing a loan with a property.

This course provides an overview of title insurance and information related to liens.

[SS LO] Underwriting Review

20 Minutes

An underwriter's principal responsibility is to ensure that the proposed loan meets the requirements set forth by the investor who will purchase the mortgage. This includes assessing a borrower's ability and willingness to repay the mortgage debt and examining the property being offered as security for the mortgage.

This course will review the basics of underwriting, from evaluation of borrower qualifications to analysis of the subject property and more.

[SS LO] Verification and Documentation

15 Minutes

After completing a loan application, the consumer must provide documentation to support the information disclosed. This documentation is used to determine and verify the consumer's ability to afford the mortgage loan obligation they will be offered. The federal Ability to Repay Rule provides underwriting factors that must be considered when making these determinations.

This course will explore the types of verification and documentation needed to support a borrower's ability to repay.

Mortgage Servicing Compliance

Mortgage servicing plays an essential role in the mortgage lending process. Not only do servicers oversee routine servicing, ranging from payment processing, maintaining escrow accounts, and handling error resolution procedures, they also are involved with default servicing and the foreclosure process. These courses focus on regulatory requirements for mortgage servicers that are imperative to execute through policies and procedures.

Recommended for:

- Mortgage Professionals
- Operations and IT

Introduction to Mortgage Servicing Compliance and Risk Management

20 Minutes

This course explains the need for servicing procedures and provides an overview of the 11 other topics in this series.

Payment Processing

15 Minutes

This course provides a review of certain mortgage servicing rules regarding periodic statements, how to determine if a loan is a high-cost mortgage, and compliance requirements with payoff statements and credit balances.

Mortgage Servicing Transfers

15 Minutes

This course provides a quick review of responsibilities and compliance requirements regarding mortgage servicing transfers and mortgage transfer disclosures as well as understanding the differences between the two types of disclosures.

Disputes and Information Requests

20 Minutes

This course provides a refresher on RESPA error resolution procedures and provides an explanation of requirements involved in information requests.

Force Placed Insurance

15 Minutes

Review force-placed insurance and recall your understanding of force-placed insurance requirements with this course.

Flood Insurance

15 Minutes

This course provides a review of the requirements of both placing flood insurance as well as the requirements of terminating force-placed flood insurance.

Escrows

30 Minutes

Refresh your understanding of escrows statements and escrow analysis with this course.

Early Delinquent Borrowers

20 Minutes

This course provides an overview of the functions of servicer personnel in regards to early delinquent borrowers.

Seriously Delinquent Borrowers

15 Minutes

By the end of this course, you will learn how to properly communicate with seriously delinquent borrowers or borrowers in bankruptcy.

Loss Mitigation Procedures

30 Minutes

This course provides a refresher on loss mitigation procedures. By the end of this course, you will be able to describe actions taken on a loss mitigation application submission as well as know how to evaluate all options for loss mitigation.

Communicating with Borrowers Facing Foreclosure

20 Minutes

By the end of this course, you will be able to describe RESPA foreclosure requirements and explain requirements of the Protecting Tenants at Foreclosure Act.

Private Mortgage Insurance (PMI) Cancellation and Termination

15 Minutes

This course provides a review of the Homeowners Protection Act and explains the cancellation of PMI through automatic and requested termination.

Consumer Lending & Financial Knowledge

These courses explain the consumer lending process from application to processing and servicing. Subject matter covers the operational process, fraud detection and prevention, and the credit process.

Recommended for:

- Commercial
- Compliance - Internal Audit
- Mortgage Professionals
- Operations and IT
- Retail

Analyzing Personal Financial Statements

60 Minutes

Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Consumer Credit Products

90 Minutes

This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products.

Note: The course does not cover business loans or traditional first mortgage loans.

High-Cost Mortgages (HOEPA)

90 Minutes

Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.

Home Equity (Open-End Credit)

60 Minutes

Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

IRS Reporting for Real Estate Transactions

60 Minutes

The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness

60 Minutes

Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.

Private Mortgage Insurance

90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

Residential Mortgage 1-2-3: Mortgage Process

90 Minutes

Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage

60 Minutes

Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.

Second Lien Real Estate Mortgage Loans / Junior Real Estate Mortgage Loans

60 Minutes

Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending

60 Minutes

Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

Diversity, Equity & Inclusion

These courses train your employees on the importance of inclusion and respect and drive behavioral change by cultivating a safe and positive environment where employees are comfortable identifying, evaluating and resolving common challenges to build a winning workplace culture.

An Introduction to Unconscious Bias

12 Minutes

Unconscious bias refers to the limited and unrecognized lens through which we see the world. At times, this can impede how we view others, which can lead us to underestimate their abilities and contributions. When we recognize our unconscious bias, we can learn to manage it and enable a broader and richer perspective regarding others and the world.

Diversity and Inclusion: Valuing Differences for Mutual Success

8 Minutes

Respect among coworkers provides an important, but not complete, foundation for a successful workplace. An organization also must acquire a breadth and wealth of competencies to fulfill its promise. This begins with recruiting and hiring employees with diverse characteristics, backgrounds, experiences, and perspectives. It continues with harnessing this diversity by actively involving employees in efforts to envision, develop, and promote successful solutions. These efforts at diversity and inclusion ensure that the organization benefits from a broad base of ideas and solutions that best serve customers and address other stakeholder expectations. This course provides an overview of key elements of promoting workplace diversity and inclusion.

Diversity, Equity and Inclusion in Communications

10 Minutes

Important to diversity, equity, and inclusion are the ways we communicate with others. We need to demonstrate respect for, awareness of, and sensitivity for others. Such skills such as listening, asking questions, and engaging in constructive conversations are important to demonstrate these objectives.

Diversity, Inclusion and You

45 Minutes

Diversity, Inclusion and You serves as an excellent foundation for Diversity and Inclusion, complete with real-world scenarios, interactives, tips, and takeaways. The course is designed to strengthen both diversity awareness and inclusive practices within your organization. Suitable for employees and managers at any level of the organization, this course discusses how diversity affects you and the people you work with, the business case for diversity and inclusion as they affect your company's bottom line, and the laws that surround this topic.

Empathy and Allyship

8 Minutes

Meaningful human connections are critical to an organization's success. Our ability to understand our coworkers and their life and work-related challenges better enables us to value and support them. This course explores the important role that empathy and allyship play in fostering a diverse, equitable, and inclusive workplace.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Employee Essentials: Culture

15 Minutes

Culture can have a big impact on how people interpret a variety of business interactions. With so many shifts in the diversity of the people occurring throughout the globe, our success is going to depend on the ability of each of us to interact well with people who are different from ourselves. This module explores how the evolving business climate is affecting workplace culture and offers some tips and techniques on how best to serve a diverse, equitable, and inclusive workplace.

Employee Essentials: Disabilities

15 Minutes

This module addresses common misconceptions about disabled employees and offers tips and techniques on how best to welcome and support the disabled as part of a diverse, equitable, and inclusive workplace.

Employee Essentials: Gender

15 Minutes

This module addresses common misconceptions about the role that male and female gender plays in our everyday life and workplace. Further it offers tips and techniques on how best to address gender bias and contribute to a diverse, equitable, and inclusive workplace. (Additional content on gender identity and expression is addressed in the LGBTQ module.)

Employee Essentials: Generations

15 Minutes

This module addresses common misconceptions about the role that age bias plays in our everyday life and workplace. Further, it offers tips and techniques on how best to address ageism and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Introduction

15 Minutes

This introductory module to the Employee Essentials series focuses on how shifts in diversity are impacting organizations and includes some tips and techniques on how to be more inclusive to people from a variety of backgrounds—a variety of backgrounds which can affect collaboration, building teams, coping with change, motivating, managing, and maintaining and increasing productivity.

Employee Essentials: LGBTQ

15 Minutes

This module addresses common misconceptions about the LGBTQ community. Further, it offers tips and techniques on how best to address bias against LGBTQ individuals and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Micro-messages

15 Minutes

This module focuses on micro-messages, the often-subtle form of micro-behavior injected in our interactions with others. Further, it offers tips and techniques on how best to become aware of and manage micro-messages and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Religion

15 Minutes

This module focuses on common misconceptions about religion. Further, it offers tips and techniques on how best to become aware of and manage religious bias and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Veterans

15 Minutes

This module focuses on common misconceptions about people who served in the military. Further, it offers tips and techniques on how best to become aware of and manage bias against veterans and contribute to a diverse, equitable, and inclusive workplace.

Micro-Behaviors and Other Messages

10 Minutes

This course introduces concepts that help to promote diversity, equity, and inclusion. These include definitions, DE&I in conversations, empathy and allyship, managing bias, and understanding micro-behavior.

Sensitivity to Racial Identity

12 Minutes

Racial identity can profoundly impact an individual regarding background, experiences, social groups, opportunities, and more. When racial identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, racial identities.

Sensitivity to Social Identity

12 Minutes

Social identity can profoundly impact an individual regarding background, experiences, preferred groups, opportunities, and more. When social identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, social identities.

Unconscious Bias and You: Essentials

25 Minutes

Unconscious Bias & You: Essentials serves as an excellent foundation for an organization's unconscious bias training program. It is designed to strengthen learners' understanding of bias and unconscious, their effect on the workplace, and how to prevent and respond to unfair bias. Suitable for employees and managers at any level of the organization, this course encourages learners to take a honest look of their own biases and then prevent and appropriately respond to unfair bias in the workplace.

Understanding Bias and Avoiding Common Mistakes

10 Minutes

Everyone has biases. To avoid allowing bias to compromise how we work and relate with others, we need to manage bias and avoid common mistakes stemming from bias. This module explores keys to managing bias and provides various practice exercises.

Valuing Diversity (All Employees)

30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This program explores the realities of working in a diverse environment and discusses strategies to help you recognize, accept, and value individual differences in your workplace. Users will learn about the concept of diversity and how to recognize diversity issues that can lead to legal liability under anti-discrimination and harassment laws. Also covered are the positive steps that can be taken to embrace diversity and promote a culture of inclusion in the workplace.

Valuing Diversity (Managers)

30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This course discusses the advantages and pitfalls of working in and managing a diverse workforce. It also offers strategies to help managers recognize and value individual differences so as to maximize the potential of all employees.

Ethical Snapshots

1- 2 Minutes

Short, 1-2 minute multi-purpose videos that summarize important DE&I topics and raise awareness. These .mp4 file, motion-graphics videos provide ultimate delivery flexibility via an LMS or anywhere that .mp4 files can be played.

Videos included:

- Respect: Overview
- Racial Injustice and Inequality: The Time is Now
- Racial Injustice and Inequality: The Challenge
- Racial Injustice and Inequality: Pay Attention
- Racial Injustice and Inequality: Educate Yourself
- Racial Injustice and Inequality: Take Action
- Social Identity Injustices & Inequality: The Challenge
- Social Identity Injustices & Inequality: Pay Attention
- Social Identity Injustices & Inequality: Educate Yourself
- Social Identity Injustices & Inequality: Take Action
- Social and Political Issues at Work
- Workplace Diversity: Beyond the Numbers
- Workplace Inclusion: Two Workplaces

This Month In Diversity Videos

10 Minutes

Celebrate the many heritage months here in the United States with tips on how to be more inclusive.

This multicultural calendar resource highlights important cultural and historical events that have sculpted the diverse group of people we are today. Our engaging and interactive modules will guide you through some select events and celebrations.

Each month begins with an animated narrative exploring some of the more prominent cultural events, holidays, and achievements that happen or have happened during that month followed by tips on how to be more inclusive.

Modules Included:

- This Month In Diversity (January)
- This Month In Diversity (February)
- This Month in Diversity (March)
- This Month in Diversity (April)
- This Month in Diversity (May)
- This Month in Diversity (June)
- This Month in Diversity (July)
- This Month in Diversity (August)
- This Month in Diversity (September)
- This Month in Diversity (October)
- This Month in Diversity (November)
- This Month in Diversity (December)

Employment Law

These employment law courses are designed to meet mandatory training requirements from EEOC-compliance guidelines, landmark cases, federal sentencing guidelines to applicable federal regulations.

Avoiding Wrongful Termination

40 Minutes

This course will help managers to understand the principle of "at-will" employment and the important exceptions to the rule. At the completion of this course, managers will be able to identify practices that could create liability and identify methods for effectively handling termination to minimize the risk of a lawsuit. Preventive measures outlined in this course can be used to help avoid a costly wrongful termination claim.

Disability Discrimination and Accommodation for Managers

45 Minutes

The Americans with Disabilities Act (ADA), as amended by the ADA Amendment Act (ADAAA), and state and local laws prohibit employment discrimination against qualified individuals with a disability. Using hypothetical scenarios and practical exercises, this course teaches managers how to effectively and legally manage individuals with disabilities including the obligation to provide reasonable accommodations, if necessary. It also teaches preventive steps that a manager can take to avoid a claim of disability discrimination.

Employee Discipline

45 Minutes

Employee discipline is an important managerial responsibility. In this course, managers and supervisors will learn how to use a disciplinary system that corrects problem behavior and creates and maintains a productive, responsive workforce, while protecting the company from liability. Through interactive scenarios and exercises, managers will learn how and when to use informal versus formal disciplinary techniques, what the progressive steps of discipline are, "the importance of documentation and how to handle disciplinary meetings."

Employee Privacy: Balancing a Manager's Right to Know

30 Minutes

This course provides an overview of employee privacy in the workplace. Managers should know their state's regulations on privacy to achieve a balance between their need-to-know, with employees' right to freedom from undue intrusion into their personal lives. This course is for managers who wish to avoid litigation for invasion-of-privacy or defamation claims, yet who must sometimes consider drug testing, searches, discussion of an employee's behavior, or examination of an employee's after-hour activities. This course may also interest company executives who initiate company policy regarding privacy.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Employment Discrimination: Maintaining a Fair Workplace (Global)

8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

Employment Discrimination: Maintaining a Fair Workplace (US)

8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Employee)

27 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Manager)

30 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course includes a module to help managers understand their critical role in shaping a respectful workplace free of harassment and bullying.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Summary)

6 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course introduces and summarizes the key elements for preventing and appropriately responding to workplace harassment and bullying.

Harassment: Ensuring a Respectful Workplace

8 Minutes

Our collective understanding of harassment now goes way beyond just sexual harassment, also including harassment based on personal characteristics and bullying. In any form, harassment prevents employees and organizations from doing their best. Here, learners come to understand that all employees have the responsibility to address harassing behavior, be it verbal or non-verbal, whether as a victim or witness.

Legal Aspects of Interviewing and Hiring

40 Minutes

The pre-employment process (i.e. recruitment, interviewing and hiring) is filled with legal pitfalls. As such, individuals involved in the recruitment, interviewing and hiring process need to be familiar with effective techniques and knowledgeable of federal, state, and local laws restricting hiring practices that could be considered discriminatory or invasions of privacy. This course discusses legal issues related to writing job descriptions, recruitment methods, interviewing, testing, and evaluating candidates as well as issues related to reference and background checks and offers of employment.

Managing Substance Abuse in the Workplace: Employee Edition

30 Minutes

This course discusses the unique challenges faced by employees with drug and alcohol abuse in the workplace. Employees will learn the damage substance abuse causes and how they can assist in achieving a workplace that effectively and properly handles drug and alcohol use issues. They learn how to deal with substance abuse problems and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

Managing Substance Abuse in the Workplace: Manager Edition

20 Minutes

This course discusses the unique challenges faced by managers with drug and alcohol abuse in the workplace. Managers will learn the damage substance abuse causes and how they can proactively assist in achieving a workplace that effectively and properly manages drug and alcohol use. They learn how to deal with employees who have a suspected problem and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

Meal and Rest Break Training

15 Minutes

This mini-module is designed for California managers who supervise employees subject to California meal and rest break laws. In addition to learning the basic parameters of the laws governing the provision of mandatory rest breaks, managers will learn the essential "flash points" that lead to expensive class action lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times. Managers should take this course as a supplement to *California Wage and Hour* training for those managers interested in the nuances of meal and rest break laws.

Preventing Age Discrimination

20 Minutes

Workers of all ages can make strong contributions to a productive and effective workforce. Still, a recent study found that nearly 2 in 3 workers ages 45-74 reported having seen or experienced age discrimination in the workplace. This course familiarizes managers and supervisors with their ethical and legal responsibilities under the Age Discrimination in Employment Act (ADEA) and other anti-discrimination laws. Knowledge of the law is essential to avoid potentially costly lawsuits and can help to build a company culture rooted in trust and fairness.

Preventing and Addressing Sexual Harassment for Employees

30 Minutes

Sexual harassment continues to hurt organizations. This illegal conduct leaves emotional and psychological scars on targeted employees. Further, it also hurts overall team morale, productivity, collaboration, and other important objectives for a constructive workplace. Even perpetrators may not appreciate the risks they take when engaging in this conduct. A workplace that allows, and even encourages, this improper conduct cannot promote respect for all employees to obtain their best performance. This scenario-led training offers strategies for preventing unlawful harassment and helps employees understand how to respond appropriately if they witness or learn about this conduct. Finally, it provides employees with guidance about how to seek guidance or raise concerns regarding workplace harassment.

Preventing Employment Discrimination for Federal Agencies

45 Minutes

Equal employment opportunity (EEO) and other anti-discrimination laws protect federal sector employees and job applicants from discrimination based on protected grounds such as race, color, national origin, religion, sex and sexual orientation, pregnancy, age, mental and physical disability, genetic information, status as a parent, marital status, or political affiliation. This course teaches managers and supervisors working in federal government agencies to make employment decisions that comply with anti-discrimination laws, promote respect and fairness, and, in turn, prevent claims of discrimination and employer liability.

Preventing Employment Discrimination for Managers and Supervisors

45 Minutes

Title VII of the Civil Rights Act of 1964 and other federal and state equal employment opportunity (EEO) laws protect employees and job applicants from discrimination based on their race, color, religion, national origin, sex, disability, and other protected grounds. This course teaches managers and supervisors to make employment decisions that adhere to anti-discrimination laws, promote respect, improve morale, and, in turn, prevent claims of discrimination and employer liability.

Preventing Employment Discrimination: Employee Edition

45 Minutes

Everyone in the United States has a right to equal opportunity employment. Every company must be committed to prevent employment discrimination. To achieve this all managers, supervisors and the company staff must educate themselves about anti-discrimination policies and regulations. This course focuses on recognizing laws, regulations and policies that prohibit discrimination. It disseminates understanding regarding protected classes and the type of conduct that may be necessary to avoid harassment and discrimination. It has information about how to prevent discrimination and deal with retaliation in a proper way. There are numerous examples which will make your learning experience very engaging. Good Luck!

Preventing Unlawful Retaliation in the Workplace

45 Minutes

There are many laws governing the workplace that guarantee rights to individual workers, such as the right to be free from discrimination, the right to be paid minimum and overtime wages, and the right to join a union etc. Unlawful retaliation occurs when an employer imposes adverse consequences on an employee for exercising his or her rights or engaging in certain activities that are "protected" by law. Using scenarios and case studies, this course discusses the types of work-related activities that are protected by law, the types of behavior that can lead to a charge of retaliation, and the risks of failing to take steps to prevent unlawful retaliation in the workplace.

Preventing Unlawful Workplace Harassment for Federal Agencies: Employee Edition

30 Minutes

This course teaches employees who work in federal government departments and agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It also discusses the steps employees can take to prevent workplace harassment and what to do in the event they witness or experience it.

Preventing Unlawful Workplace Harassment for Federal Agencies: Manager Edition

45 Minutes

This course teaches managers and supervisors who work in federal government departments and their agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It offers strategies for preventing unlawful harassment and teaches managers how to respond appropriately when they learn of it. It also discusses the risk of liability to federal agencies and managers who fail to stop harassment or personally engage in harassing behavior.

Religious Discrimination and Accommodation

20 Minutes

Everyone in the United States has a right to equal opportunity in hiring and employment regardless of their religious beliefs. This course familiarizes managers and supervisors with their ethical and legal responsibilities under Title VII of the Civil Rights Act prohibiting religious discrimination and harassment in the workplace. It also discusses approaches to religious accommodation, allowing employees to adhere to religious customs and practices while at work.

Speak Up! Doing Right by Raising Concerns (Employee)

20 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This employee foundation two-module course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood.

Speak Up! Doing Right by Raising Concerns (Manager)

35 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood. This manager version further addresses a manager's duty to "listen up" - involving careful listening to employees' concerns and taking action, as warranted, to address the concerns and reinforce management's commitment to a "speak up" culture. Finally, it addresses a manager's important responsibilities to support a non-retaliatory workplace for employees who raise or help to resolve concerns.

Understanding the Family Medical Leave Act (FMLA)

45 Minutes

The course is designed for managers or supervisors whose employees may request or require leave. It also provides an "advanced path" with more detailed information designed for FMLA-leave administrators (i.e., staff responsible for designating and qualifying leave requests as FMLA-qualifying). Users will learn about eligibility requirements, circumstances under which employees qualify for FMLA leave, pay and benefits employees are entitled to while on leave, and responsibilities for record keeping and posting notices regarding FMLA procedures.

US Workplace Harassment General Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in states without general harassment training requirements.

US Workplace Harassment General Non-Manager

40 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in states without general harassment training requirements.

US Workplace Harassment Learner Selection

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in all states with and without general harassment training requirements.

US Workplace Harassment Multi-State

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in California, Connecticut, New York, Illinois, Delaware, Maine and all other states.

US Workplace Harassment Multi-State

50 MIN

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

US Workplace Harassment Multi-State

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California and managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

Wage and Hour Basics

30 Minutes

This course is designed for managers who supervise employees subject to the FLSA and state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to state and federal overtime requirements.

Wage and Hour Basics CA Manager and Supervisor Edition

30 Minutes

This course is designed for California managers who supervise employees subject to the FLSA and California state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to California overtime requirements.

State-Specific Sexual Harassment

Sexual harassment continues to remain a real workplace problem. Media stories and studies clarify the high toll that this misconduct takes on targeted employees, coworkers, and the overall work environment. Certain states have enacted laws that require specific sexual harassment training for employees based on state law to ensure employees are promoting a workplace free of sexual harassment.

This series is available as an add on to the DE&I or Employment Law series only.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

US Workplace Harassment California Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in California.

US Workplace Harassment California Non-Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California.

US Workplace Harassment Connecticut Non-Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Connecticut.

US Workplace Harassment Connecticut Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Connecticut.

US Workplace Harassment Delaware Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Delaware.

US Workplace Harassment Delaware Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Delaware.

US Workplace Harassment Illinois Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Illinois.

US Workplace Harassment Illinois Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Illinois.

US Workplace Harassment Maine Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Maine.

US Workplace Harassment Maine Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Maine.

US Workplace Harassment New York Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in New York.

US Workplace Harassment New York Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in New York.

Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

CISA - 01 - Security System Issues

15 Minutes

Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

CISA - 02 - Passwords

15 Minutes

Discover best practices for selecting passwords and controlling access to workstations.

CISA - 03 - Internet Banking Security

15 Minutes

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

CISA - 04 - Securing Customer Information

15 Minutes

Consider compliance with the GLBA from a bank IT perspective.

CISA - 05 - Securing Nonpublic Areas

15 Minutes

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

CISA - 06 - Information Disposal

15 Minutes

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

CISA - 07 - PINs

15 Minutes

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

CISA - 08 - Customer Requests

15 Minutes

Establish procedures for responding to lawfully authorized requests for release of confidential data.

CISA - 09 - Interactive Voice Response Systems

15 Minutes

How does the interactive voice response system work?
Find out how IDs and PINs ensure system security.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

CISA - 10 - Clean Desk Policy

15 Minutes

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

CISA - 11 - Media and Equipment

15 Minutes

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

CISA - 12 - Network Component Security

15 Minutes

Take a closer look at the types of security issues connected with a bank's network hardware.

CISA - 13 - Data Encryption Standards

15 Minutes

Learn about standards for encoding/decoding customer data.

CISA - 14 - Remote Access Standards

15 Minutes

Gain a better understanding of how to enforce remote access standards when working with a service provider.

CISA - 15 - Laptop and PDA Security

15 Minutes

Brush up on laptop- and cell phone-related security issues.

CISA - 16 - Intrusion Detection and Firewall Security

15 MIN

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

CISA - 17 - Virtual Private Network Security

15 Minutes

Learn more about information security guidelines for VPN use.

CISA - 18 - Computer Room Security

15 Minutes

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

CISA - 19 - File Backup and Storage

15 Minutes

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

CISA - 20 - PC Software Controls

15 Minutes

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

CISA - 21 - Virus and Spyware Prevention

15 Minutes

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

CISA - 22 - Incident Response Program

15 Minutes

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information - a program developed to respond to unauthorized access to Customer information, including required notifications.

CISA - 23 - Social Engineering

15 Minutes

Social engineering - as it relates to information security - is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

CISA - 24 - Social Media

15 Minutes

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

Leadership in Management

Raise the bar in your organization with courses that create exceptional leaders. Leadership in Management courses teach employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road.

Ten modules comprise the curriculum which addresses business letters, conflict resolution, memo and email writing, time management, and interview preparation and conduct.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

LE1 - Introduction to Management Basics

60 Minutes

Making the jump from front-line employee to manager can be difficult, surprising, frustrating - and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.

LE2 - Time Management

60 Minutes

After transitioning into managerial roles, many new managers often discover the need to develop better time management skills. Learn tools and techniques you can use to improve the way you use your time.

LE3 - Business Writing

60 Minutes

A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.

LE4 - How to Lead and Participate Effectively in Meetings

60 Minutes

If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.

LE5 - Coaching and Feedback

60 Minutes

One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.

LE6 - Leading People Through Change

60 Minutes

Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.

LE7 - Handling Conflict

60 Minutes

Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.

LE8 - Sharpening Your Interviewing Skills

60 Minutes

Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions.

Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.

LE9 - Managing Multiple Generations at Work

30 Minutes

Today's workforce is comprised of four generations of employees - Seniors, Baby Boomers, Generation X-ers and Millennials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.

LE10 - Introduction to Project Management Concepts

60 Minutes

Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task orchestrating activities.

REAL Customer Service

Delivering great value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Customer Service courses teach employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service

60 Minutes

Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

REAL Customer Service 1 - Showing Customers You Care

60 Minutes

Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

REAL Customer Service 2 - Using Language to Serve the Customer

60 Minutes

Language is powerful - particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

REAL Customer Service 3 - Opening the Conversation

60 Minutes

You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

REAL Customer Service 4 - Diagnosing Customer Needs

60 Minutes

Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

REAL Customer Service 5 - Responding to Customer Requests

60 Minutes

Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

REAL Customer Service 6 - Taming Challenging Conversations

60 Minutes

Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

REAL Customer Service 7 - That's a Wrap - Closing the Conversation

60 Minutes

By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

REAL Sales

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

Recommended for:

- Commercial
- Mortgage Professionals
- Retail

Cross-Selling

90 Minutes

To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1 - The Other Side of Service

60 Minutes

In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

REAL Sales 2 - Adding Value Through Cross-Selling

60 Minutes

Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3 - Adding Value Through Up-Selling

60 Minutes

Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

REAL Sales 4 - Overcoming Resistance

60 Minutes

When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

Retirement Management

These courses provide staff members knowledge on planning and saving for retirement and the various tools for success.

Recommended for:

- Compliance - Internal Audit
- Operations and IT
- Retail

Education Savings Accounts / Coverdell Education Saving Account

60 Minutes

Explore basic information about Education Savings Accounts, including rules for contributions and distributions.

Excess IRA Contributions

60 Minutes

This course explains how excess IRA contributions occur, how they can be corrected before or after the applicable deadline (generally October 15 of the year following the contribution of those who file their returns by the due date, including any extensions), and the associated reporting and record keeping requirements.

*IRA Beneficiary Options

90 Minutes

Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs.

Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.

Accreditations - CTFA, CISP, CRSP

*IRA Contributions

90 Minutes

Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions.

Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee's traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee's SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics. View the course descriptions to the right.

Accreditations - CTFA, CISP, CRSP

*IRA Distributions

120 Minutes

Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

Accreditations - CTFA, CISP, CRSP

IRA Required Minimum Distributions

60 Minutes

Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.

*IRA Rollovers, Transfers and Direct Rollovers

90 Minutes

Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Accreditations - CTFA, CISP, CRSP

Retirement Planning and Saving

90 Minutes

This course discusses the importance of planning for retirement and provides an introduction to the retirement planning process.

*Roth IRA Overview

60 Minutes

Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.

Accreditations - CTFA, CISP, CRSP

SIMPLE IRA Basics

90 Minutes

Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.

*Simplified Employee Pension (SEP) Plans

90 Minutes

Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting.

Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.

Accreditations - CTFA, CISP, CRSP

*Traditional IRA Overview

60 Minutes

Learn about the fundamentals of traditional Individual Retirement Accounts (IRAs) in this comprehensive course. Information covered includes: establishing a traditional IRA; contributing to the traditional IRA and the rules that govern contributions; and taking distributions from the traditional IRA and the rules and penalties of doing so.

Accreditations - CTFA, CISP, CRSP

Ways to Build Wealth

60 Minutes

This lesson plan takes you through investment analysis, which encompasses methods used to determine an investment's value. This is important because it can prevent you from paying more for an investment than it is really worth. Investors analyze individual investments, the market as a whole, and the companies that issue investments; each of these approaches has its own name and methods. In addition to these approaches, you will learn about short-term and long-term investing, and how each works for different types of investors.

BSA & AML Case Studies

AML Case Studies provide real-life examples and application of the AML principals. These are designed to take an employee's knowledge of the topic and bring it to life in scenarios they may encounter on the job.

Recommended for:

- Compliance - External Audit
- Compliance - Internal Audit
- Retail

AML CSR - "Is There a Mechanic in the House?"

15 Minutes

Explore how due diligence activities may reveal suspicious activity.

AML CSR - Candela's Industries

15 Minutes

Exercising due diligence at account opening may reveal suspicious activity; find out how.

AML CSR - Current on Currency Transaction Reporting

15 Minutes

See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

AML CSR - Do Not Open Until...

15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

AML CSR - The Temporary Holding Pattern

15 Minutes

An incoming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

AML Lenders - "Did You Do These Yourself?"

15 Minutes

Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

AML Lenders - "I've Got Friends in High Places!"

15 Minutes

This case study illustrates how a customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

AML Lenders - Collateral

15 Minutes

See why a customer requesting a large loan secured by CDs may be cause for concern.

AML Lenders - Me and My Shadow

15 Minutes

See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

AML Lenders - The French Connection

15 Minutes

Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

AML Ops - "What's My Line?"

15 Minutes

Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

AML Ops - The Pay Off

15 Minutes

A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

AML Ops - What Kind of Laundry Operation Are You Running?

15 Minutes

During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Ops - Who Do You Know in the Caymans?

15 Minutes

This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

AML Ops - Wire You, Wire Me

15 Minutes

See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

AML Tellers - Do You Have 30 \$100s for 150 \$20s?

15 Minutes

See why a customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

AML Tellers - Little Blue Men

15 Minutes

Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

AML Tellers - Martino's Tavern and Bank

15 Minutes

Find out why unlicensed check cashing through a customer's account may be detected.

AML Tellers - Wonder Construction

15 Minutes

See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

AML Tellers - You're in the Money

15 Minutes

Discover why a customer's unexplained, sudden wealth may be questionable.

BSA CSRs - "Hello, Stranger."

15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

BSA CSRs - "There's Gotta be a Better Way!"

15 Minutes

This case study presents a customer who may be eligible for placement on the institution's "exempt" list - the list of customers whose currency transactions are exempt from the reporting requirement.

BSA CSRs - College Daze

15 Minutes

Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

BSA CSRs - Is It or Isn't It?

15 Minutes

See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

BSA CSRs - The Owl's Cry

15 Minutes

Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

BSA Lenders - "What City, Please?"

15 Minutes

Loan officers encounter the BSA primarily through the customer identification requirements. This case illustrates some of the complications involved when a customer is less than forthcoming with some information.

BSA Lenders - What Will They Think of Next?

15 Minutes

Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

BSA Lenders - What's in the Box?

15 Minutes

Part of the responsibilities of loan officers is to ensure that the bank makes good loans. Even if a loan application seems to be filled with accurate information, sometimes additional due diligence is necessary. This scenario presents a situation where a loan officer must decide if something suspicious is going on during the application process for a client's commercial loan.

BSA Ops - Coupon Redemption

15 Minutes

Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

BSA Ops - Ghost in the System

15 Minutes

Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a customer's account records.

BSA Ops - Larry's Food Mart or Larry's Laundry?

15 Minutes

Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

BSA Ops - Miguel's Discovery

15 Minutes

Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

BSA Tellers - A Little Knowledge is Dangerous

15 Minutes

This case study presents a customer who believes he has discovered a tax loophole and attempts to "structure" currency transactions to avoid the currency transaction reporting requirement.

BSA Tellers - Business is Booming

15 Minutes

Why would a business checking account customer who plans to deposit \$16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

BSA Tellers - Connect the Dots

15 Minutes

Explore a suspicious scenario where multiple customers work together to "structure" a currency transaction to avoid the reporting requirement.

BSA Tellers - What Are Friends For?

15 Minutes

In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

BSA/AML for Trust - Non-Profit or Not

15 Minutes

This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

BSA/AML for Trust - Wire the Money to Bolivia

15 Minutes

This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.

Personal Productivity

The Personal Productivity series provides your employees with tips and important techniques for successfully and productively managing their time, energy and other resources to maximize achievement. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including prioritization, planning and managing a schedule, and problem solving.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Personal Productivity - Introduction

2 Minutes

Personal Productivity is simply based around being able to focus on more of the right things with less time. When utilized properly, this skill can lower your stress levels, help you find that work/life balance you hear so much about, and take back control of your time and priorities.

Personal Productivity - Goal and Task Prioritization

10 Minutes

Everyone wants to be as productive as possible. Some people struggle with organizing and scheduling the day to day, but priority management is about the part before this step. This skill is about measuring and connecting the amount of time it takes to perform specific tasks and assigning them a level of priority. All of this connects to the goals and vision and allows the individual to have the "Why" they schedule a certain way.

Personal Productivity - Block Scheduling

9 Minutes

High performing individuals leverage consistent scheduling practices to ensure they're maximizing their time and using it to full effect. By blocking off common tasks in their schedule they're able to create scheduling rules to ensure they're consistently being productive. How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities?

Personal Productivity - Slush Time Management

5 Minutes

How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities? Wrap up your days with no loose ends. Slush Time Management creates the space to do so.

Personal Productivity - Leveraging Time

5 Minutes

The only way to get more done is through leverage. If you're not leveraging your time you'll only ever be able to use the same 1440 minutes everyone else has. What tools do you use to help individuals leverage their time?

Personal Productivity - How to Delegate

6 Minutes

How do you delegate tasks to increase space? Create the space you need each week through delegation, but ensure you learn the rule of when.

Personal Productivity - Planning Your Schedule

8 Minutes

How do you plan your schedule in a way that gives you the control but also provides the confidence in how you will achieve your quarterly, monthly, weekly and daily goals? Learn how to structure your planning systems in order to take back control of your calendar.

Personal Productivity - Managing Your Schedule

7 Minutes

When you're in the moment (day or week) it is important to shift within your calendar and make the most of it. It's about ensuring you achieve your goals. Walk through our time management hacks to take advantage of what will make your your calendar easier to follow and implement.

Personal Productivity - Email Management

9 Minutes

Do you often feel that emails keep coming in, some get lost or dropped and often it is hard to prioritize them. Emails have gone from a technology innovation that helped communicate to one of the biggest time sucks and distraction. Walk through how to track and manage your emails, how to develop rules that you follow to hold consistency and how you will convert emails into productive tasks.

Personal Productivity - Energy Management

6 Minutes

Burn out is a real thing. How do you avoid it? Remove the feeling of being overwhelmed and follow these strong scheduling tips. It's all about picking the right times to do specific tasks that will keep your energy high and allow you to be the most productive possible

Personal Productivity - Series Summary

2 Minutes

Becoming more productive is a skill that is often talked about, but rarely implemented. There is no magic wand that makes you a more productive person. You have to want it, earn it, and then enjoy it. The skills you have learned in this series will grant you your wishes, but only with intent and discipline. Take back your time, after all, it was yours, to begin with!

Impactful Communication

The Impactful Communication series provides your employees with communication skills necessary to interact with internal and external clients, both written and verbally. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including communication rules, effective listening, handling conflict and more.

Impactful Communication - Series Introduction

2 Minutes

Impactful Communication involves many active skills, such as speaking, writing, reading, and listening. When utilized properly, Impactful Communication results in a strong culture, strengthened relationships, and a well-balanced work environment.

Impactful Communication - Setting Proper Expectations

9 Minutes

Most think performance and retention of employees come from leadership post training. The reality is that majority of the time, expectations are not set clear enough in the interview process. It is important to set expectations for the role, leadership, and future growth early and set a clear understanding about what will be tolerated.

Impactful Communication - Communication Rules

8 Minutes

Learn how to set communication rules that will help you save time with those in your organization or department. You have a destination, by ensuring that is clear and making rules as a team on how all communication channels should be treated, you gain speed as you work towards the destination.

Impactful Communication - Keys to Successful Emails

8 Minutes

How often do you receive emails that run on, lack focus or have no point to being sent? Get people bought in to your emails and messaging that will provide clear and concise communication. You will walk through how to write strong emails, when to write these emails and learn the key formats that are conducive to communicating your message.

Impactful Communication - Graduated Learning

7 Minutes

Graduated learning is the art of providing only a little information at a time so that the person can digest the development and learning slowly. Often, people want to reach the end result overnight. However, providing too much too quickly can overwhelm some people. By slowly working towards it and giving them only what they need to know when developing them can help ensure they get there faster.

Impactful Communication - Effective Listening

10 Minutes

What does it mean to actually listen? This skill can be so easy to understand but so difficult to actually implement. It is not only about how the individual makes sure they are listening and seeking to understand but more importantly to ensure the other person knows that they are being listened to. Take it a step further and acknowledge that many are terrible at this skill so it can be hard to be a great listener when the person on the other side can't reciprocate. This leads to misunderstandings, conflicts, etc. Focus on how to help people through the skill of effective listening on this module.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Impactful Communication - Assertive Behavior

7 Minutes

So often people struggle to be assertive. Most come from preference of passive or aggressive. What is the difference? What is the tact or way to approach people where it comes off as assertive? Why is it vital to be assertive in business if it be sales, leadership or other roles? This is one of the most under utilized skills in business.

Impactful Communication - Healthy Conflict

8 Minutes

This skill teaches the communication and emotional skills needed to effectively resolve conflict. For internal purposes or for clients, you will be able to use various strategies to lead productive discussions around conflict, with the end goal of finding a solution that works for all parties.

Impactful Communication - Intro to Public Speaking

7 Minutes

Effective public speaking skills can allow you to impact a larger number of people by leveraging your message to a larger audience. Being comfortable communicating in this manner gives you greater leverage and allows you to demonstrate your leadership to your team. What tactics can you use to ensure your message is clear, dynamic and exciting? This skill teaches you how to prepare yourself to speak to a group.

Impactful Communication - Series Summary

3 Minutes

Becoming a better communicator helps you in multiple areas of your life. Your job, your friends, your spouse, your kids, your parents, or even when dealing with customer service. It is the communication that is driving the results you're looking for.

Dynamic Leadership

The Dynamic Leadership series is designed to help your employees gain the necessary skills to become effective leaders. The courses in this series are focused micro-courses covering key learning skills, including identifying key leadership qualities, how to communicate vision and employee development planning.

Dynamic Leadership - Introduction

2 Minutes

Dynamic Leadership is about working to build a performance culture. Having this type of culture keeps attrition low and performance high. This skill focuses on sharing the vision, aligning on goals, developing trust, and advancing the individuals personally and professionally that you are responsible for. When done right, the ROI and retention of your team are top notch.

Dynamic Leadership - Key Leadership Qualities

10 Minutes

This is an introductory course. It's going to focus on the initial skills that make up strong qualities of a leader. So when you process through this, share what skills with brief descriptions help get people to leadership. Talk about general best practices when being a leader. This is a general session so don't feel the need to go too deep - focus more on the different elements.

Dynamic Leadership - Developing Trust

13 Minutes

How do you build trust with a team or employee? What are the key concepts to ensure you are earning and retaining their trust? Trust is a fundamental part of employee retention, but more important is being able to get strong performance out of the employee or team.

Dynamic Leadership - Creating Buy In

10 Minutes

This skill focuses on obtaining support and agreement from employees for a specific end goal, so that they want to achieve that goal themselves. Learn to how to get buy-in from employees to ensure they move the ball forward.

Dynamic Leadership - Communicating Why

10 Minutes

Why do you follow a leader? What gets you excited to work towards a common goal? A leader lacking vision that is clearly communicated can be the demise of a business. How do you ensure this doesn't happen? What are the best ways to communicate the vision and how do you ensure it's aligned on and that your team is bought in. Doesn't matter if it is a business of 2 or 2000 employees, this is such a crucial skill.

Dynamic Leadership - Key Training Principles

11 Minutes

To train someone effectively, don't focus on what is being trained; focus on how to approach a training plan, how to facilitate a training, how to identify the key learning styles and how you ensure the training works.

Dynamic Leadership - Effective Meetings

9 Minutes

What makes a meeting great? This skill helps to identify when a meeting is needed and the components that make it successful (i.e., structure, participants, content).

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Dynamic Leadership - Coaching to Peak Performance

9 Minutes

Coaching is one of the four styles of leadership. It's most well known for helping develop the skills, mindset, or confidence needed to increase both skill and commitment to a task or goal. This skill focuses on the process used to coach someone as well as the tact needed to truly make a shift in skill or paradigm for the individual being coached.

Dynamic Leadership - Employee Development Planning

12 Minutes

It is important that each employee continues to receive development on their core skills. This skill is about laying out a clear development plan; including how to set it up and structure it to ensure the employee gets the proper amount of development.

Dynamic Leadership - Accountability Meetings

10 Minutes

Year-end reviews do not need to be a painful experience. This skill is about completing a performance review with an employee or even a client. Whether it be 60 days, 1 year or 10 years, it is all about creating a frequency that makes sense. The focus of this skill should be how you encourage people to look forward to performance reviews, gain value from them and be a strong piece of the excellent culture provided within the organization.

Dynamic Leadership - Series Summary

2 Minutes

Becoming a great leader requires dedication to the craft. You may have natural charisma or be sociable enough to get by in the early stages of your leadership. But you have to be ready to make the right decisions for the organization and sometimes that does not make you popular with your team. How you handle that says more about your leadership skills than anything else.

Prescriptive Selling

The Prescriptive Selling series provides your sales team with the skills necessary to sell more effectively, using proven sales process techniques. The courses in this series are focused micro-courses covering key learning skills every sales employee needs to know, including uncovering the client's need, selling the benefit, next step selling and more.

Recommended for:

- Asset Management
- Commercial
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Prescriptive Selling - Introduction

2 Minutes

Prescriptive Selling is all about setting yourself up for success during your sales process. Being able to plan accordingly, share the proper amount of information at the right time, and adjust on the fly given the situation are all components that lead to you becoming a better salesperson and lead to a signature on the dotted line.

Prescriptive Selling - Goal and Metric Planning

7 Minutes

This skill teaches clients how to set goals, how to measure success effectively, and how to build a detailed sales plan. An effective sales plan connects long-term goals to short-term goals.

Prescriptive Selling - Probing for Needs

9 Minutes

This skill focuses on uncovering what is most important to your client, so you can sell to their specific needs. This skill includes asking the right questions, specifically when and how to ask detailed questions.

Prescriptive Selling - Matching Benefits

11 Minutes

This skill focuses on matching specific benefits to the needs you found during probing portion of the sales process. Everyone wants to sell features; you need to sell perceived or received BENEFIT.

Prescriptive Selling - Building Urgency

10 Minutes

Make a consumer feel the need to make a decision sooner than they would have without your help. This skill is not about making a sale right now; it is about speeding up the decision timeline relative to where your client stands.

Prescriptive Selling - Situational Selling

10 Minutes

This skill teaches you to tailor every individual sale and to sell in the same style as the person you're selling to. No two sales should sound the same; if you're the kind of person who uses memorized lines to win sales, you're probably not winning often.

Prescriptive Selling - Next Step Selling

11 Minutes

This skill focuses on identifying the steps of a sales process and how to sell to the appropriate next step.

Prescriptive Selling - Trial Closing

8 Minutes

This skill uses specific, purposeful questions to help you identify if someone is ready to close. Trial closing puts a consumer in a buying mindset and helps them work through a decision in live time. It also gives a sales rep confidence and guidance to close at the right time.

Prescriptive Selling - Objection Handling

9 Minutes

This skill focuses on how to understand and respond to client objections to help you move closer to a sale.

Prescriptive Selling - Upselling

9 Minutes

This skill focuses on making and securing additional sales. It teaches clients how to lock in the next sale and how to create additional value to lock in future sales.

Prescriptive Selling - Series Summary

3 Minutes

Becoming a strong salesperson is not impossible, but it is also not going to be an easy journey. Each moment in sales requires experience, commitment, discipline, and intention. Some people sign a deal at 8:00am and go golfing the rest of the day, some people knock on doors until 5:00pm until they land a deal. Find out where you need to improve and put the time in.

Directors Education Series

The Director Education Series is a library of training courses focused on the role and expectations of the Bank Director's conduct, duties and liabilities.

View additional courses in the Director Education Series at OnCourseLearning.com/Webinars.

Recommended for:

- Board of Directors

Asset Liability Management: Advanced Practical Applications

23 Minutes

This program will address critical balance sheet management questions to ponder as a board and discuss with your management team.

Asset Liability Management Nuts and Bolts

20 Minutes

This program will discuss the framework for sound Asset Liability Management and examine interest rate risk metrics for use in the process of enhancing the performance of your financial institution.

Audit Committee Structure and FDICIA Requirements for Committee Makeup

19 Minutes

This course will provide an overview of audit committee requirements, but also discuss specific questions to consider when assessing independence of a director to potentially serve on the audit committee.

Blockchain - Just the Basics

23 Minutes

This session will provide a high level overview of what Blockchain is and how it works.

Board Committee Composition

19 Minutes

A focused overview of the importance of board committees, their structure and purpose, and the membership composition. Committee membership in part reflects the board; accordingly, it is important to consider the entire structure of the board, its working committees, and the people serving in various roles. Balancing the need for specific expertise per a specific committee versus rotating assignments is one of many challenges. This program touches upon these points and many more, offering a snapshot of the working parts of a Board.

BSA Update

18 Minutes

During this webinar we will update your director's BSA information for 2019. We will cover Customer Identification Programs and Customer Due Diligence. An update on new and continuing crimes, such as elder abuse, human trafficking and cybercrimes will be provided. This program is a good overview of an AML program and the high cost of noncompliance for financial institutions.

BSA, AML and CDD: Beneficial Ownership Rules

30 Minutes

This overview will assist you in determining which entities are covered by the new rule and important aspects of CDD that will be evaluated in your next BSA examination.

BSA/AML Developments and Expectations

23 Minutes

This program will outline where the banking industry stands in regards to compliance of BSA and AML. Recent developments, regulatory expectations, new product and service offerings and where compliance with BSA and AML is going will be discussed. Lastly, there will be a section that will direct viewer's attention to upcoming and evolving risks.

Business Continuity and Disaster Recovery Planning

20 Minutes

Join this session for a discussion on the elements and process of a properly coordinated strategy for all financial institutions, regardless of their size.

CFPB Compliance

24 Minutes

This discussion addresses some key points when it comes to the CFPB and their processes, so you can be best prepared.

Commercial Real Estate Cycles: Where are We Today?

25 Minutes

The downturn of 2008-2009 is at risk of being forgotten, as the economy has made a record-long expansion, with CRE improving and surpassing previous peaks prior to the recession. This program reviews the current CRE cycle from the perspective of the major property categories for both existing projects and also projects under construction. Along the way, we provide some strategies for directors to consider as your bankers deal with today's CRE environment, even if the next recession and/or CRE downturn is not imminent.

Community Reinvestment Act: Achieving a Solid Rating

23 Minutes

This session provides a brief description of the CRA and how different types of banks are examined under the CRA. Pry also discusses the types of information that regulators are looking for.

Compliance Management Systems: DOJ's Evaluation

27 Minutes

This program will review the various principles used by the Department of Justice to evaluate any corporate compliance program when determining the penalty and other required actions for a firm under investigation.

Compliance Oversight Responsibilities

22 Minutes

This program will cover the regulatory attention given to Board oversight over institution compliance functions since the passing of the Dodd-Frank Act.

Creating a Culture of Cybersecurity

24 Minutes

This session will explore ways we can create a strong cybersecurity culture that will strengthen your institution against cybersecurity attacks.

Cybercrime in Banking

20 Minutes

This session will explore different types of cybercrimes, such as Ransomware, Corporate Account Takeover, and Wire/ACH Fraud.

Cybersecurity Impacts on Strategic Planning

29 Minutes

This session will review technology trends and emerging FinTech, the shift in cybercrime, and discuss the associated risks which must be considered to successfully extract strategic value for the institution.

Cybersecurity in Mergers and Acquisitions

22 Minutes

According to Forbes, 40% of organizations discover cybersecurity problems with the acquired organization post-acquisition. In this session we will review the cybersecurity risks that financial institutions face when merging or acquiring another organization. Looking at some big case studies, we highlight some lessons learned that we can build on to have more profitable acquisitions in the future. Due diligence around cybersecurity programs utilized in both the acquiring or acquired bank are essential in optimizing the transition. This session highlights some due diligence suggestions to get started or to dive deep into an evaluation of information security programs. [With this information, we hope you'll make more informed decisions about what to purchase, how much it's worth, and alternative ways to mitigate the unforeseen risks around cybersecurity.

Cybersecurity Regulatory Update

19 Minutes

This session will discuss regulatory guidance and how regulatory examination programs have been updated to measure cybersecurity preparedness.

Deposit Regulation Update

17 Minutes

Every year new deposit regulation requirements will impact your bank. This year we will focus on Regulation CC, Prepaid Cards, Customer Due Diligence and Arbitration Rules.

Economic Growth, Regulatory Relief and Consumer Protection Act

23 Minutes

This program addresses Dodd-Frank reform that was enacted by the current administration easing certain regulations on smaller institutions.

Fair and Responsible Banking

25 Minutes

This session will discuss the board's responsibility in the area of Fair and Responsible Banking. With the Dodd-Frank Act and the creation of the CFPB there has been more emphasis on UDAAP, as well as Fair Lending. Even for those who are not supervised by the CFPB, UDAP still applies due to the Federal Trade Commission Act (FTC Act). With increased emphasis on UDAP, there has been a movement to incorporate UDAAP policies, procedures and processes into the Fair Lending Department. The combination of these two topics can be called Fair and Responsible Banking, which encompasses not just lending but also deposits.

Fair Lending: Priorities and Enforcement Trends

24 Minutes

This session discusses the new Fair Lending expectations and what is happening in the regulatory and enforcement environment.

Financial Statement Overview

28 Minutes

This course provides a deeper understanding of each account commonly found in Financial Statements and how they are related to each other.

Flood Insurance Principles

26 Minutes

Flood insurance rules can impact your regulatory compliance program as well as the safety and soundness of your organization. As a board member, it is important to remember that you are in to the focus of your regulator, and you must make sure that you are employing all of the means and measures available to you to keep the bank's compliance management system strong. Flood insurance has a long history; however, recent changes and updates to these rules (2012, 2014 and others) have introduced a whirlwind of implementation challenges for institutions across the country.

Harassment Liability and Establishing a Respectful Workplace

20 Minutes

In many organizations harassment seems all too common. Yet in others it rarely arises and is quickly and effectively addressed. What is the difference? Attend this program to identify harassment and the develop policies and procedures necessary to deal with those instances if they arise.

Harassment Liability - Effective Policy and Duty of Care

20 Minutes

This program will discuss the duties of your Board of Directors and the policies and procedures they need to implement to establish a respectful workplace.

Home Mortgage Disclosure Act (HMDA)

21 Minutes

Home Mortgage Disclosure Act (HMDA) data is being collected at historically detailed levels. Are you ready to explain what your numbers tell about your lending practices? This program will help you understand what type of data is collected about your dwelling-secured consumer and commercial loans.

Navigating the Regulatory Environment

24 Minutes

This session highlights regulatory expectations for the Board of Directors; outlines seven requirements for board members to fulfill obligations, explains the elements and importance of an effective compliance management system, and offers "take away" lessons from recent enforcement actions by the prudential bank regulators.

New HMDA Rules: Requirements and Challenge

25 Minutes

This program will discuss the current state of HMDA and get some of your questions answered.

Purpose, Function and Operations of Banks

27 Minutes

This presentation introduces key concepts in understanding how banks operate.

Regulation O Review

20 Minutes

This session highlights the requirements of Regulation O and explains key definitions for credit extensions and other restrictions. Additional information is presented concerning the impact of the Dodd-Frank Financial Reform Act as well as the CFPB's expanded oversight and increased scrutiny for insider activity.

Successful Strategic Planning

28 Minutes

This session provides a more detailed look into Strategic Planning including what a plan should look like, difficulties of development and tips for success.

The Art of Onboarding Leaders

26 Minutes

This session provides an overview of how to successfully bring new leaders into the organization to help improve ramp-up time, productivity, morale, and retention.

The Five Pillars of a BSA/AML Program

20 Minutes

This program will cover the four pillars of BSA. These are training, audit, internal controls and BSA officer. Your Board will learn how each pillar holds up the anti-money laundering program at your financial institution. The Board through management is ultimately responsible for the Bank Secrecy Act at your financial institution. This will help Board members understand some of the big picture in regards to BSA.

The Risks of Combining ERM and Audit Committees

18 Minutes

This program will address the roles of the ERM and Audit committees and also the risks of combining them.

UDAAP

19 Minutes

Understanding what products, offerings and communications are "fair" is something that can keep us up at night. Perhaps this is for good reason, as there are high costs to deceiving or treating a customer unfairly. During this program we will review the four Ps of deception and the newer terminology of "abusive". You can comply with the regulations and still have things that are unfair. With this in mind, we will review the history of UDAAP along with good examples of the violation of things that are fair. Lastly, we will talk about some products and services that receive greater scrutiny.

Understanding Loan Pricing: More Than Just Matching the Competition

25 Minutes

Today's pricing environment is very volatile, after the Federal Reserve had been raising rates over the last two years, then with rates heading down in mid-2019. This creates several immediate issues in terms of dealing with customers, including attempts by competing lenders to take some of your best borrowers with unusual or very low interest rate quotes with extended fixed-rate periods. Too often, your lenders and management explain the competing offer as just "desperation" or crazy. By not knowing how the competitor derived the offer, your bank ends up just meeting the competition.

Vendor Management

18 Minutes

This program will discuss the topic of Vendor Management, including the risks associated with outsourcing as well as the life cycle of the relationship.

Foreign Branch Office (FBO)

The Foreign Branch Office (FBO) series of courses covers key compliance topics that are must haves for employees of Foreign Branch Offices within the United States.

FBO - Anti-Boycott

30 Minutes

This course explains the Anti-boycott Provisions of the Export Administration Act (EAA) and the Export Administration Regulations (EAR). The course explains what constitutes illegal boycott-related activities and your responsibilities regarding these provisions. The course also contains a scenario activity where you will be asked to use what you have learned to respond appropriately in a situation that may involve illegal boycott-related conditions.

FBO - Anti-Money Laundering (AML)

60 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution. It also discusses key legislation and your financial institution's requirements for its Anti-Money Laundering (AML) strategy.

FBO - Bank Bribery Act

30 Minutes

This course covers prohibitions against bank bribery. It discusses what type of items/gifts a financial institution's employee is forbidden to accept and lists a variety of exceptions. The course also contains a scenario with Anne Marie, a bank employee, and Mario, her customer. As you move through the scenario, you will be asked to determine if Mario is trying to bribe Anne Marie, and how Anne Marie's responsibilities and compliance requirements will determine how she is required to respond.

FBO - Bank Secrecy Act for Foreign Branch Offices

60 Minutes

The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. All banks operating in the United States or U.S. Territories must adhere to these BSA rules and regulations. This course provides an overview of the BSA and discusses its identification, recordkeeping, and reporting requirements.

FBO - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 Minutes

Customer due diligence (CDD) is a critical part of your branch's/agency's Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) policies. This course discusses the purpose of CDD guidelines and the basic way CDD can help you to know your customer, assess risk, and decide when enhanced due diligence (EDD) may be necessary. Employees must know how and when to apply appropriate CDD and EDD procedures. This course explains the basics of CDD and EDD and provides opportunities to practice what you have learned in two scenario activities.

FBO - Customer Identification Program (CIP)

90 Minutes

This course reviews the basic requirements of a Customer Identification Program (CIP) as prescribed by the PATRIOT Act. It explains the relationship between the CIP and the institution's Anti-Money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers and how to respond to identity verification problems.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Operations and IT
- Retail

FBO - Embassy and Foreign Consulate Accounts

30 Minutes

This course explains why an embassy and foreign consulate may need an account in the United States. The course discusses the risks associated with an embassy or foreign consulate account and what a U.S.-based branch of a foreign bank can do to mitigate those risks.

FBO - Expedited Funds Availability Act: Regulation CC

60 Minutes

This course provides an overview of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC. The course begins by introducing Regulation CC basics, and then covers the availability of funds. It also discusses Regulation CC exceptions.

FBO - Foreign Correspondent Bank Accounts

20 Minutes

This course explains why foreign correspondent accounts pose money laundering risks to your branch/agency. The course also discusses the BSA and USA PATRIOT Act requirements that you must follow for foreign correspondent banking transactions. At the end of the course, you will be asked to apply what you have learned in a case study scenario.

FBO - Office of Foreign Assets Control (OFAC)

60 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known or suspected to have ties to terrorist activity or drug trafficking. This course provides a working knowledge of the OFAC regulations, including what the OFAC regulations entail, what to do if someone is found to be prohibited from engaging in transactions with the U.S., and what it takes to be compliant under these regulations.

FBO - Trade Finance Fraud

30 Minutes

Trade finance fraud and money laundering, also referred to as trade-based money laundering (TBML), can be performed during the shipment, documentation, or purchasing of goods and services. This is a growing threat primarily in the international economy. All financial institution employees must be aware of the red flags that indicate fraud and TBML and procedures they can use to help fight this type of crime.

FBO - Wire Transfers

45 Minutes

A branch/agency may have to process the sending and receiving of wire transfers. Since wire transfers can be associated with money laundering, you must be able to identify red flags that may indicate criminal activity in an account. This course discusses risk factors associated with wire transfer activity and ways you can help prevent your branch/agency from falling prey to any illegal wire transfer activity.

OnCourse Unplugged

OnCourse Unplugged video compliance courses are revolutionizing the way employees learn about serious topics, including courses that will change the face of compliance training and learning for years to come. The series includes a library of core video compliance courses that are published and reviewed by our compliance experts to ensure clients have everything needed to stay compliant in a fun and engaging way.

Recommended for:

- Commercial
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Unplugged: Anti-Money Laundering

15 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

Unplugged: BSA/AML Overview

10 Minutes

The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

Unplugged: BSA/AML Program

10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

Unplugged: Currency Transaction Reports

15 Minutes

This course focuses on the currency transaction reporting requirements of the Bank Secrecy Act (BSA). The primary purpose of the BSA is to prevent and detect money laundering activity through financial institutions and certain other businesses within the United States. This course teaches you about the requirements for determining whether or not a Currency Transaction Report (CTR) is applicable to a transaction. Also, you will learn about the necessary customer information required by the CTR form, and how to correctly fill one out for specific situations.

Unplugged: Defending Against Phishers

15 Minutes

To help your organization combat internet fraud, this course teaches about phishing threats with engaging videos to engage and train employees about these types of attacks and ways to handle them.

Unplugged: Equal Credit Opportunity Act

20 Minutes

This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements.

Unplugged: Fair Housing Act

15 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

Unplugged: Fair Lending Overview

15 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

Unplugged: Home Mortgage Disclosure Act

15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

Unplugged: Identity Theft Program

15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

Unplugged: Identity Theft Red Flags

15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of Red Flags of Identity Theft.

Unplugged: Know Your Customer

20 Minutes

This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

Unplugged: OFAC

15 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known to have, or suspected of having, ties to terrorist activity or drug trafficking.

This course provides a working knowledge of the OFAC regulations. This includes discussing what is entailed by the OFAC regulations, what to do if someone is found to be prohibited from engaging in transactions with the United States, and what it takes to be compliant under these regulations.

Unplugged: Privacy

15 Minutes

This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share nonpublic personal customer information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information. This course is for institutions that either share or don't share any of its customers' nonpublic personal information with nonaffiliated third parties outside of the permissible exceptions contained in the Privacy Rules.

Unplugged: Social Engineering

15 Minutes

This course introduces Social Engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in attempt to gain access to customer information, company proprietary information, or other protected information.

Unplugged: Suspicious Activity Reports

15 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

Cybersecurity Starter

These courses deliver a strong beginning for your first security awareness program. It offers a simple solution with easy deployment, and particularly geared towards not very complex organizations with a lower threat level.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Defending Against Phishers

12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely to target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Security Awareness Essentials

30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, ransomware expansion, spear phishing expansion, and privacy and acceptable use updated statistics.

Cybersecurity Advanced

Our Cybersecurity Advanced series delivers the ability to target with role based courses, comply with special standards requirements, and to shift culture with a more advanced reinforcement strategy. For organizations who are ready to transform the workforce into a security-minded culture.

A Day in the Life Theme: Security Awareness

70 Minutes

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, backups, security services, risk management, network eavesdropping, protecting your home computer and identity theft.

A Day in the Life Theme

(with Adaptive TestOut/Analytics)

Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Appropriate Use of Social Media

14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges. This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

Baseline Information Security Training for IT Professionals

60 Minutes

This course is designed to provide fundamental information security knowledge that every employee in the IT Department must have in any organization. This course is easily customized to fit your particular policies, procedures, best practices and guidelines.

Cloud Security

9 Minutes

Cloud-based services offer incredible convenience and can help people be more productive, especially while on the go. But they also create new security challenges, because the security of any information stored on the cloud is only as good as the security of the service provider who holds it. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for cloud security.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Data and Records Retention

35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

Defeating Social Engineers (Advanced)

17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defeating Social Engineers (Standard)

10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

Defending Against Phishers

12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

Email Security and Instant Messaging Security

11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees email and IM best practices.

GDPR: GDPR for Data Handlers

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

GDPR: How to Comply With the GDPR in the US

10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

GDPR: Introduction and Overview

20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

GDPR: Key Principles of the GDPR

15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

*Note: This course covers information for those who reside in an EU member country.

GDPR: Navigating the GDPR with our US Partners

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

GDPR: Transfers of Data Outside of the EU

8 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

Human Firewall Theme

(with Adaptive TestOut/Analytics)

Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Human Firewall Theme: Security Awareness and Literacy

90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, privacy and legal issues, security services, backups, risk management, network eavesdropping, protecting your home computer and identity theft.

Incident Reporting

7 Minutes

Reporting incidents of suspicious activity and the loss of assets or sensitive information is extremely important. In this module, employees will learn about common physical and information security incidents that should be reported and how to report them.

Information Security for Executives

14 Minutes

With the goal of breaching your network, cybercriminals have stepped up their efforts to target C-level executives, upper management and those with privileged access to an organization's systems with a variety of focused attacks. They are out to steal money, personal /credit info of clients and customers as well as intellectual property and other assets from organizations across the globe. And if yours is targeted, there may be more at stake than just losing data. It may mean the CEO and other executives' jobs. This course focuses on what executives can do to help keep their organization safe and their business-reputation intact in the face of today's cybercriminals. Participants will explore key concepts of executive-level information security concerns and what you can do to bolster your organization's overall security posture.

Key Topics: Whaling, Business Email Compromise (BEC), Travel Security (Dark Hotel, Evil Twin, etc.), Protecting an Organization, Security Awareness Programs, Support Staff and Threat Landscape.

"Internet of Things" (IoT) and Home Security

10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

OWASP Top 10 Web Application Vulnerabilities

15 Minutes

The Open Web Application Security Project (OWASP) is a global community focused on improving the security of web application software. The OWASP Top Ten list is highly respected and has been adopted by, among other organizations, the Payment Card Industry (PCI) Security Standards Council. This short lesson reviews the top ten list to ensure all web application developers in your organization are exposed to it.

Password Management

15 Minutes

Passwords are the keys to our digital lives and protect us from hackers and cybercriminals, but how exactly could a hacker crack your password and what can you do to protect it? This HTML5-based, iPad-compatible password management course uses high-quality video and real-world simulations to show the tactics hackers use to compromise accounts and the password security best practices that can help prevent that from happening.

PCI Essentials for Cardholder Data Handlers and Supervisors

25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS – 3.2 compliance.

PCI Requirements Overview for I.T. Professionals

40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS - 3.2 compliance.

Physical Security

10 Minutes

Your personal safety at work is of paramount importance. This course is designed to teach employees how to protect an organization from criminals, espionage, workplace violence, natural disasters, and other threats. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach physical security best practices.

Privacy and Data Protection

30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

Privileged User Security

20 Minutes

Hackers and cybercriminals specifically target privileged users. After all, they have access to an organization's most prized data. This course will teach privileged users the security best practices they're expected to follow in order to defend against hackers.

Protecting Mobile Data and Devices

8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

Security Awareness Essentials

30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

Key Topics: Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use updated statistics, ransomware expansion, spear phishing expansion.

Security Awareness for Managers

30 Minutes

This course is designed to educate managers to lead by example and encourage their teams to conduct everyday business in a responsible and secure way that reduces organizational risk, increases productivity and complies with policies, laws and regulations. Because they are the voice of your organization to their direct reports, your managers are in a unique position to influence the success or failure of your security awareness program, and their behavior and buy-in is a critical component of ensuring your cultural transformation to a security conscious organization.

Key Topics: Introduction, leading by example, security management practices and legal issues.

Security Awareness for the Home

7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and visa-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

Security Awareness Fundamentals Theme

(with Adaptive TestOut/Analytics)

Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Strongest Link Theme

(with Adaptive TestOut/Analytics)

Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

Strongest Link Theme: Security Awareness and Literacy

50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

Key Topics: Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, backups, acceptable use policies incident response, privacy and legal issues, security services, risk management, network eavesdropping, encryption, protecting your home computer and identity theft.

Working Remotely

12 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.

GDPR

These courses provide a comprehensive overview of the scope of requirements. Combine this series with Security Awareness training to teach employees the critical competencies to ensure compliance.

GDPR: Introduction and Overview

20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

GDPR: Key Principles of the GDPR

15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

GDPR: Transfers of Data Outside of the EU

15 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

GDPR: Navigating the GDPR with our US Partners

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

GDPR: GDPR for Data Handlers

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

GDPR: How to Comply With the GDPR in the US

10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

Remote Worker Preparedness

In today's digital age, working remotely is becoming easier and more common. However, working outside of the office environment brings new cybersecurity threats. This Remote Worker Preparedness Solution provides your remote employees a strong understanding of how to keep data and information secure while working from outside the office and reinforces that learning through targeted reinforcement modules.

Coronavirus Phishes and Scams

5 Minutes

As the coronavirus pandemic has spread across the globe, cyber-attacks have also been on the rise. Cybercriminals have increased their phishing attacks and are creating new scams as more and more people are staying at home and potentially working remotely for the first time. This course will teach learners to recognize the current patterns and elements of coronavirus-based phishes and scams and provide best practices on how to avoid their traps and stay secure.

Defending Against Phishers

10 Minutes

Whether at work or at home, people around the world are inundated with millions of phishing threats every day. And we've seen how much damage these can cause, from exposure of people's private information, to millions of dollars spent to regain access to files infected with ransomware. And as the public grows more aware of these threats, cyber criminals evolve and look for ever-more sophisticated ways to trick would-be victims into "click the link." This all-new, animated course builds awareness about phishing threats with easy-to-apply best practices about how to recognize and defend against them.

Email and Instant Messaging Security

11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees the email and IM best practices to protect both their organization's sensitive information and their own personal information and identity from attack.

Phishing Defense Essentials

7 Minutes

Learn how to stay ahead of hackers and cyber criminals who aim to steal data and insert malicious payloads by learning and applying the best practices outlined in this module.

Protecting Mobile Data and Devices

8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

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- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

"The Internet of Things" (IoT) and Home Security

10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

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7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and vice-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

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7 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.

HIPAA / HITECH

The Department of Health and Human Services has mandated annual privacy and security training, as well as regular reminders, for all employees and Covered Entities. Our engaging HIPAA and HITECH training programs can help your organization meet this legal requirement - while encouraging an organizational culture in which all employees understand the importance of compliance.

HIPAA/HITECH Privacy for Business Associates

60 MIN

The final Omnibus rules for the Health Insurance Portability and Accountability Act (HIPAA), as amended by the HITECH Act places greater responsibility on all Business Associates to safeguard Protected Health Information. Business Associates and their subcontractors will, for the first time, have some absolute obligations for how they can use and disclose protected health information that they handle on behalf of the covered entity. This privacy course is specifically tailored to help employees of business associates understand what information is private, why it is private and what they can do to protect it.

HIPAA/HITECH Privacy for Covered Entities

60 MIN

The final Omnibus rule greatly enhances a patient's privacy protections, provides individuals new rights to their health information, and significantly strengthens the government's ability to enforce the law. Training employees to safeguard Protected Health Information (PHI) is a requirement of all "covered entities" based on the Health Insurance Portability and Accountability Act of 1996, as amended by the HITECH Act. This privacy course is specifically tailored to help healthcare employees understand what information is private, why it is private and what they can do to protect it.

HIPAA/HITECH Information Security

45 MIN

This course covers information security topics related to the Health Insurance Portability and Accountability Act (HIPAA) security rule. The HIPAA Security Rule requires covered entities to maintain reasonable and appropriate administrative, technical, and physical safeguards for protecting Electronic Protected Health Information (e-PHI).

Key topics: HIPAA compliance, information security basics, password management, online security threats and how to counter them, malware, insider threats, information classifications, proper information disposal, clear desk policy, social engineering, phishing, online scams, acceptable use policies and ethics and incident response.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

PCI Compliance

Our PCI training courses help cardholder data handlers, supervisors, and IT professionals ensure compliance with PCI standards, pass audits, and avoid data breaches.

PCI Essentials for Cardholder Data Handlers and Supervisors

25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

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30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

Data and Records Retention

35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

Commercial Lending Program

(in partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud.

Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

Recommended for:

- Commercial
- Operations and IT
- Retail

Accounting

1.5 - 2 Hours

The participant will be introduced to the theory of financial accounting and the application of debits and credits and will be able to apply the accounting concepts to various situations.

Credit Write-Up

2 - 3 Hours

Your ability to communicate a cohesive argument regarding the acceptability of a credit transaction is as important as the quality of the credit analysis itself. A credit write-up is key for analyzing, understanding and communicating the credit worthiness of a business. The course develops a framework to elaborate a complete credit analysis to support the underwriting of a loan request by communicating a cohesive argument regarding the acceptability of a credit transaction in spite of the identified risks.

Financial Statement Analysis

2 - 3 Hours

The ability to get behind the numbers when completing a financial statement analysis is critical to understanding the capacity of a borrower to repay. This course analyzes the income statement and balance sheet, focusing on trend and ratio analysis to evaluate performance. The conclusions provide a deeper understanding of the capacity to generate profits combined with an understanding of the overall financial position of the borrower.

Guarantor Analysis

2 - 3 Hours

This course focuses on the analysis of a guarantor's financial strength by assessing the capacity and willingness to make interest and principal payments. From the information provided in the tax return, you will calculate the guarantor's combined business and personal cash flow to evaluate the sufficiency to support interest payments. From the Personal Financial Statement, you will calculate the Guarantor's Net Worth and Liquidity.

Loan Documentation

2 - 3 Hours

As a lender, you must craft secure documents that protect your financial institution, even in the event of non-payment. You will define the Legally Responsible Entities (such as *Individuals and Sole Proprietors, Corporations, LLC and LLP, Partnerships and Trusts*), identify the documents that establish the existence of an entity, provide authority to act and establish the obligation to pay. The course develops a framework that safeguards your financial institution and explains the risks of inadequate documentation.

Loan Structuring

2 - 3 Hours

The primary tenant of this course is the protection of the primary and secondary sources of repayment. An appropriate loan structure goes well beyond the loan type (Seasonal, Permanent Working Capital, Term and Bridge loans); it involves the integration of loan type, amortization schedules, covenants and collateral/guarantees which together create a "structure" that matches the appropriate loan type to the borrower's needs, protects the primary source of repayment and ensures value in the secondary sources when necessary.

Sources of Repayment

2 - 3 Hours

This course focuses on the determination and evaluation of the strength of acceptable Primary Sources of Repayment (PSR) (such as *Net Cash Flow after Operations, Seasonal Conversion of A/R and Inventory, among others*) by considering "scale" and "predictability." It identifies and prioritizes the Secondary Sources of Repayment (SSR) by considering scale, predictability, liquidity and interdependence of the PSR.

Cash Flow Analysis

2 - 3 Hours

This course introduces the cash flow analysis necessary to analyze if a company has the capacity to service interest and principal payments, as well as to cover its capital expenditures. It explains the underlying causes of changes in cash flow within a company and interprets the meaning of some of the most widely used cash flow coverage ratios (Debt Service and Fixed Charge Coverage ratios).

Cash Flow Construction

2 - 3 Hours

This foundational course introduces the cash flow construction skills to understand how a business generates and uses cash. The construction of the three different cash flow presentations: FASB 95, Uniform Credit Analysis (UCA), and the EBITDA approach are explained and a practical case is used to construct a UCA cash flow statement from a company's financial information.

Cash Flow Forecasting

2 - 3 Hours

The purpose of the course is to move forecasting from a number massaging exercise into the creation of a "Most Likely Case" scenario within a range of probable performance scenarios. The course builds the skills necessary to identify and assess the sources of repayment, identifies key credit risks and mitigating factors, and creates sensitivity forecasts that incorporate risk analysis.

Consumer Lending Program

(in partnership with Eensight)

This unique, cost-effective series gives employees the tools they need to verify key information, understand consumer regulations, underwrite the loan, and follow up to minimize fraud.

Our web-based learning management system brings together best practices in applied learning, course management, scheduling and reporting. Advanced data integration functionality works seamlessly behind the scenes with your existing enterprise technology.

Recommended for:

- Commercial
- Operations and IT
- Retail

Following up on the Loan

1 - 1.5 Hours

As a lender, it is essential to protect your institution interest especially in the event of non-payment. You must learn to deal with different types of delinquents and to understand the legal options available, including Chapter 7 and 13 bankruptcies.

Government Regulations and the Lending Process

3 - 4 Hours

This course highlights the consumer regulations that affect every step of the consumer lending process from initial inquiries, to making the loan decision and communicating the decision to the applicant. You will learn the reason behind the regulations and how regulations protect the borrower and the applicant.

Introduction to Consumer Credit

1.5 - 2 Hours

The primary purpose of this course is to give participants an overview of consumer lending and the competitive marketplace. They will learn the basic characteristics of the consumer lending products offered by financial institutions, why financial institutions offer consumer lending products and how they make profits from consumer loans.

Investigating the Applicant – Part 1

1.5 - 2 Hours

The purpose of the course is to investigate the applicant's stability of employment and residence and willingness to repay the loan. Key elements in this process are to determine sources of income that are acceptable to repay a loan especially from both salaried and self-employed applicants. The willingness to repay the loan can be ascertained by analyzing a credit bureau report and their FICO credit score.

Investigating the Applicant – Part 2

2 - 3 Hours

This course focuses on the financial strength of the borrower. From the tax returns and personal financial statement you will learn to calculate the applicant's debt to income ratio and determine if it is sufficient to repay a loan. Understanding appraisals is also a key element when evaluating mortgage and home equity lending requests to determine if there is a sufficient secondary source or repayment.

Making the Decision

2 - 3 Hours

The primary focus of this course is to use all the information gathered from the application, credit bureau report, personal financial statement and tax returns and actually make a loan decision. There are three possible decisions, yes, no or potentially making a counteroffer. It is essential to create a loan structure that matches the loan structure to the borrower's needs. Secondary sources of repayment include collateral and understanding the procedures for accepting collateral and making sure the correct insurance is in place to reduce risk.

Preventing Fraud

30 - 45 Minutes

In this course you learn the ways applicant's can commit fraud and learn to take the necessary steps to prevent fraud from happening in the first place.

Processing the Loan

1 - 1.5 HRS

This course focuses on gathering all the necessary documentation to perfect our security interest in the loan. It is essential to understand all the security agreements and the common documents in a consumer loan file.

Taking the Loan Application

1 - 1.5 Hours

This course gives participants the tools to understand the information that is required on a consumer credit application and to properly respond to informal inquiries about consumer loans. It is essential to understand all the information required on the application in order to hold conversations with applicants in a manner that makes them feel comfortable. Key elements of the application include the reason for the request and whether the request is within policy. Participants also learn which types of identification are acceptable.

The Five Stage Lending Process

30 Minutes

This course introduces participants to the Five-Stage Lending Process which provides a basic structure for processing, analyzing, documenting and following up on a consumer lending request. It gives participants a proper framework and helps ensure they have not forgotten any steps.

Small Business Lending Program

(in partnership with Eensight)

Do your employees have the skills and confidence to have meaningful conversations with clients and prospects about their business and financial positions?

The Small Business Lending Program enhances your team's skills and competencies to understand small businesses, identify financing needs and discuss lending requests.

The online program takes approximately 12 to 15 hours to complete. Each course has an assessment at the end and there is a final assessment when you have completed all of the courses.

Recommended for:

- Commercial
- Operations and IT
- Retail

SECTION 1: Understanding your Small Business Customer

1-1.5 Hours

This course will: explain the characteristics of manufacturers, wholesalers, retailers, and service companies; identify the advantages and disadvantages of firms in different stages of the industry life cycle including: emerging, growth, mature and decline stages; describe specific types of industry risk including: buyer/seller concentration, cyclical, international, technology, and government regulation; and evaluate business risk factors including: operating leverage, competition, concentrations, distribution, products and services, and reduction. Discuss management success criteria such as experience, integrity, philosophy and style. Evaluate the interrelationship between business, industry and management risk factors, as well as their impact on the credit decision-making process.

SECTION 2: Accounting Basics

1-1.5 Hours

This course will: describe the basics of financial reporting for financial statement and tax return purposes; explain the basics of financial statement construction and how the income statement and balance sheet are linked through retained earnings; describe how basic accounting concepts such as conservatism, revenue and expense recognition policies affect financial statements; explain the difference between cash and accrual statement; read and understand notes to financial statements; and explain compilations, reviews, and audited statements.

SECTION 3: Tax Returns and Legal Structure

1-1.5 Hours

This course will: explain the form 1040 and related schedules; explain the advantages and disadvantages of a sole proprietorships, C Corporations, S Corporations, Partnerships, Sole Proprietorships, and Limited liability entities; explain the advantages and disadvantages of holding and operating companies.

SECTION 4: The Balance Sheet

1-1.5 Hours

This course will: describe the history and purpose of the balance sheet; define, classify and interpret balance sheet accounts, including assets, liabilities and net worth; perform trend analysis on the major balance sheet accounts; evaluate each asset's liquidity and its availability for loan repayment; identify the terms and conditions of liabilities; and calculate and analyze liquidity and leverage ratios.

SECTION 5: The Income Statement

1-1.5 Hours

This course will: describe the importance of the income statement; analyze revenues to determine if they are real and sustainable; analyze the trend in expenses to determine if they are well controlled; calculate and evaluate key profitability measures including the gross profit margin, operating profit margin and net profit margin; explain the significance of EBITDA; and calculate profit to payment obligations by calculating debt coverage ratios.

SECTION 6: Combining the Balance Sheet and Income Statement

1-1.5 Hours

This course will: analyze the relationship between the balance sheet and income statement and explain key ratios that connect the two statements; explain the concept of the cash cycle; calculate and evaluate receivable turnover ratios; calculate and evaluate inventory turnover ratios; calculate and evaluate payable turnover ratios; calculate the cash cycle and evaluate the results; explain the concept of working capital; and calculate and evaluate the sales to working capital ratio.

SECTION 7: Understanding Small Business Borrowing Needs

1-1.5 Hours

This course will: explain how the operating cycle can vary from business to business; match the needs of the customer to the appropriate loan product and explain the differences between seasonal and non-seasonal financing needs; and explain the concept of the capital investment cycle and determine the appropriate loan structure based upon the nature of the capital investment.

SECTION 8: Personal Financial Statements

2 Hours

This course will: describe the purpose of a personal financial statement; explain why borrowers are asked to personally guarantee a loan; explain the information one expects to find on a personal financial statement; define a guarantor, his/her obligations and the process to assess the strength of a guarantor; explain a third party guarantee and when one is needed; explain how a guarantor is used in structuring a loan; and describe how personal financial statements are used to determine the guarantor's ability to make interest and principal payments. Analyze personal financial statements to help determine sources of cash that can be used for loan repayment. Evaluate the borrower's willingness to repay the loan.

Insight Advantage Program

(in partnership with Eensight)

Do your employees have the skills and confidence to have meaningful conversations with clients and prospects about their business and financial positions?

The Small Business Lending Program enhances your team's skills and competencies to understand small businesses, identify financing needs and discuss lending requests.

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Recommended for:

- Operations and IT
- Retail

SECTION 1:

Introduction

SECTION 2:

Cash Cycle and Financial Analysis Essentials

2.5 Hours

This course will explain the main cash flow drivers, the cash conversion cycle, the capital investment cycle, key financial ratios and basics in loan structuring. This knowledge will help your bankers apply effectively the Insight Advantage framework.

SECTION 3:

Do Your Homework

1 Hour

This course will review how to prepare your bankers prior to their meetings with customers and prospects by analyzing business and competitive environment information and filling out the pre-call worksheet.

SECTION 4:

Effective Sales Conversations

1.5 Hours

This course will review basic techniques to undertake productive conversations with customers and prospects and be perceived as someone that will help them maximize their business performance.

SECTION 5:

Discovering Cash Management Financing Needs

1.5 Hours

This course explains how to discover cash management and financing opportunities by analyzing the cash conversion cycle and financial position of a company.

SECTION 6:

Value Added Solutions and Effective Closing

1.5 Hours

This course will review how to offer value added solutions, given the areas of opportunity identified, by matching them with the products and services offered by your financial institution. Furthermore, your bankers will demonstrate the ability to position their recommended solutions to customers and prospects and be effective in closing the business.

MICROLEARNING FAST MODULES

Our Flashback Approach Sectioned Training Modules, or **FAST** Modules, are engaging, animated microlearning courses five to ten minutes in length. FAST Modules are designed to provide a quick overview or a refresher on one specific topic within a regulation, instead of the entire course, allowing students to better retain concepts specific to their job role.

TRANSACTION COMPLIANCE		
COURSE	MODULES	
Anti-Money Laundering (AML) / Bank Secrecy Act (BSA)	<ul style="list-style-type: none">• Anti-Money Laundering Basics• Bank Secrecy Act Basics	<ul style="list-style-type: none">• Anti-Money Laundering Compliance Program
Anti-Terrorism	<ul style="list-style-type: none">• Terrorism Overview• USA Patriot Act Overview	<ul style="list-style-type: none">• Deterring the Financing of Terrorist Activities• The Financial Action Task Force Overview
Currency Transaction Reports (CTRs)	<ul style="list-style-type: none">• CTR Basics• CTR Requirements	<ul style="list-style-type: none">• CTR Exemptions
Customer Identification Program (CIP)	<ul style="list-style-type: none">• Why is CIP Important to Me?• Customer Identification Program Summary• Verifying Customer Information	<ul style="list-style-type: none">• Keeping Records and Customer Notice• Collecting Customer Information
Elder Financial Abuse	<ul style="list-style-type: none">• Elder Financial Abuse Basics• Understanding Elder Financial Abuse	<ul style="list-style-type: none">• Detecting Elder Financial Abuse• Responding to Elder Financial Abuse
Office of Foreign Assets Control (OFAC)	<ul style="list-style-type: none">• OFAC Basics• OFAC Sanctions and Regulations	<ul style="list-style-type: none">• OFAC Compliance
Politically Exposed Persons (PEPs)	<ul style="list-style-type: none">• Politically Exposed Persons Overview• PEPs and Suspicious Activity	<ul style="list-style-type: none">• PEP Scenario
Reporting and Recordkeeping Requirements	<ul style="list-style-type: none">• The \$3,000 Rule• The Travel Rule	<ul style="list-style-type: none">• Corresponding Accounts• Prepaid Access
Suspicious Activity Reporting (SAR)	<ul style="list-style-type: none">• Suspicious Activity Basics• Types of Suspicious Activity	<ul style="list-style-type: none">• Suspicious Activity Reporting
Global Anti-Money Laundering Standards	<ul style="list-style-type: none">• Money Laundering Basics• The FATF Basics	<ul style="list-style-type: none">• The FATF Recommendations• AML Best Practices

LENDING COMPLIANCE		
COURSE	MODULES	
Fair Credit Reporting Act (FCRA)	<ul style="list-style-type: none">• Fair Credit Reporting Act Basics• Rules for Obtaining Consumer Reports• Sharing Among Affiliates	<ul style="list-style-type: none">• Consumer Disclosures and General Requirements• Requirements of Furnishers of Information• Consumer Alerts and Identity Theft
Servicemembers Civil Relief Act (SCRA)	<ul style="list-style-type: none">• SCRA Overview• SCRA Protections	<ul style="list-style-type: none">• Military Lending Act
Equal Credit Opportunity Act: Regulation B	<ul style="list-style-type: none">• ECOA and Regulation B Basics• Responding to Loan Inquiries and Applications	<ul style="list-style-type: none">• Evaluation and Notification Requirements• Reporting and Recordkeeping Requirements
Fair Lending Overview	<ul style="list-style-type: none">• Fair Lending Basics• Fair Lending Laws Overview	
Fair Lending Overview - Lending Staff	<ul style="list-style-type: none">• Fair Lending Basics• Fair Housing Act• Equal Credit Opportunity Act	<ul style="list-style-type: none">• Home Mortgage Disclosure Act• Scenario-Based Challenges
The SAFE Act	<ul style="list-style-type: none">• SAFE Act Fundamentals• Truth in Lending Act	

DEPOSIT COMPLIANCE		
COURSE	MODULES	
Electronic Funds Transfer Act: Regulation E	<ul style="list-style-type: none"> • Regulation E Basics • Disclosure Requirements • Consumer Liability 	<ul style="list-style-type: none"> • Error Resolution Process • Overdraft Services Requirements • Remittance Transfers
Expedited Funds Availability Act: Regulation CC	<ul style="list-style-type: none"> • Regulation CC Basics • Availability of Funds Requirements 	<ul style="list-style-type: none"> • Regulation CC Exemptions
Federal Deposit Insurance Corporation (FDIC)	<ul style="list-style-type: none"> • FDIC Basics • Single Ownership Accounts • Joint Accounts 	<ul style="list-style-type: none"> • Trust Accounts • Coverage for Other Accounts
GLB Privacy (No Opt-Out)	<ul style="list-style-type: none"> • GLB Basics • Privacy Notice • GLB Exceptions 	<ul style="list-style-type: none"> • Privacy Responsibilities • Information Security Guidelines
GLB Privacy (Opt-Out)	<ul style="list-style-type: none"> • GLB Basics • Privacy Notice • GLB Exceptions 	<ul style="list-style-type: none"> • Right to Opt Out • Information Security Guidelines
Right to Financial Privacy (RFPA)	<ul style="list-style-type: none"> • RFPA Basics • RFPA Exceptions and Penalties 	
Deposit Compliance Overview	<ul style="list-style-type: none"> • The USA Patriot Act • Truth in Savings Act 	<ul style="list-style-type: none"> • Electronic Funds Transfer Act • Expedited Funds Availability Act

ENTERPRISE RISK MANAGEMENT & COMPLIANCE		
COURSE	MODULES	
Red Flags of Identity Theft	<ul style="list-style-type: none"> • Identity Theft Basics • Identity Theft Prevention Program 	<ul style="list-style-type: none"> • The Importance of Prevention
Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution (UDAAP)	<ul style="list-style-type: none"> • Introduction to UDAAP • UDAAP and Other Laws • UDAAP Compliance Management 	<ul style="list-style-type: none"> • Transaction-Related UDAAP Compliance Management • Complaints and UDAAP
Bank Bribery Act	<ul style="list-style-type: none"> • Bank Bribery Act Basics • Exceptions 	
Ethics for the Financial Institution	<ul style="list-style-type: none"> • Ethics Basics • Insider Information • Conflicts of Interest 	<ul style="list-style-type: none"> • Other Ethical Issues • Taking Ethical Action

RETAIL BANKING		
COURSE	MODULES	
Accepting Negotiable Instruments	<ul style="list-style-type: none"> • Accepting Negotiable Instruments Basics • Accepting Checks 	<ul style="list-style-type: none"> • Fraud
Bomb Threats and Other Security Issues	<ul style="list-style-type: none"> • Physical Threat Basics • Suspicious Mail 	<ul style="list-style-type: none"> • Emergencies and Other Security Issues
Enterprise Risk Management and Compliance	<ul style="list-style-type: none"> • Introduction to Business Continuity • The BCP Program 	<ul style="list-style-type: none"> • Employee Preparedness



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