

December 12, 2020

Course Updates – Summary of Changes

E3 Enhancement Course Release

- Introduction to Mortgage Servicing Compliance and Risk Management – 162689
- Payment Processing – 162388
- Mortgage Servicing Transfers – 162461
- Disputes and Information Requests – 162731
- Forced Place Insurance – 162736
- Flood Insurance – 152318
- Escrows – 162739
- Early Delinquent Borrowers – 162741
- Seriously Delinquent Borrowers – 162743
- Loss Mitigation Procedures – 162744
- Communicating with Customers Facing Foreclosure (RESPA) – 162745
- Private Mortgage Insurance (PMI) Cancellation and Termination – 162746

Directors Education Series Release

- 2012 - The Role of the Board – Risk Tolerance and Appetite – 170028

Core Compliance Suite Release

- 2012 - Quarterly Compliance Briefing: Winter 2020 – 170535

Regulations

- FSC - Introduction to Compliance for Front-Line Employees – 14466
- Office of Foreign Assets Control (OFAC) – 66753
- CU - Office of Foreign Assets Control (OFAC) – 67462
- DB - Office of Foreign Assets Control (OFAC) – 48205
- FBO - Office of Foreign Assets Control (OFAC) – 115882
- DI - Sexual Harassment – 66745
- FSC - Sexual Harassment – 29978
- Sexual Harassment for Supervisors - CA – 144024

Maintenance

- Unplugged: Equal Credit Opportunity Act – 68631

Directors Education Series Release

2012 - The Role of the Board – Risk Tolerance and Appetite – 170028

Description: Too often the Board and management are not in line on what is an acceptable amount of risk. Has the Board thought about the level of risk they are willing to accept, and have they articulated this to management? This program will help you understand the importance of this topic and how to begin these conversations.

Core Compliance Suite Release

2012 - Quarterly Compliance Briefing: Winter 2020 – 170535

Description: A quarterly update to help you keep up with changes and deadlines in the compliance area in a quick and easy format.

Regulations

FSC - Introduction to Compliance for Front-Line Employees – 14466

Regulation CC updates: Updates to this course have been made regarding the Regulation CC updates that went into effect in July 2020. Course content, questions, and examples have been updated to reflect the new dollar amounts based on inflation adjustments. These amounts are as follows:

- The \$200 Rule: The updated amount is \$225
- The new account exception: The updated amount is \$5,525
- The large deposit exception: The updated amount is \$5,525
- The repeat overdraft exception: The updated amount is \$5,525

Office of Foreign Assets Control (OFAC) – 66753

CU - Office of Foreign Assets Control (OFAC) – 67462

DB - Office of Foreign Assets Control (OFAC) – 48205

FBO - Office of Foreign Assets Control (OFAC) – 115882

Answer change: *Pre- and Post-Test > Q27*

Old version – Question: “The majority of OFAC fines have been issued for institutions’;” correct answer: “Failure to block illicit transfers”

New version – Question: “The majority of OFAC fines have been issued for institutions’;” correct answer: “Failure to block illicit transfers when there was a reference to a targeted country or SDN”

DI - Sexual Harassment – 66745

FSC - Sexual Harassment – 29978

Question removal: *Pre- and Post-Test > Q30*

Old version – Question: “Sexual harassment is usually created through repeated acts.”; answer: “True”

New version – Deleted

Sexual Harassment for Supervisors - CA – 144024

(1) Missing link: *Federal and State Laws > California Poster Requirements*

Federal and State Laws > California Poster Requirements

Old version – “DFEH Sexual Harassment Poster” (no link)

New version – Text linked to: https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2020/09/DFEH_SexualHarassmentPoster.pdf

(2) Missing link: *Federal and State Laws > California Poster Requirements*

Old version – “DFEH Sexual Harassment Fact Sheet” (no link)

New version – Text linked to: https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2020/03/SexualHarassmentFactSheet_ENG.pdf

Maintenance

Unplugged: Equal Credit Opportunity Act – 68631

Typo: *Pre- and Post-Test > Q26*

Old version – Question: “Under the ECOA, your MAY request spousal information on a credit application when the:”

New version – Question: “Under the ECOA, you MAY request spousal information on a credit application when the:”

The following courses have been reviewed for normal course maintenance, with minor adjustments implemented as necessary:

- Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution – 2815
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for the Credit Union – 67482
- DB - Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution – 48206
- Regulatory Compliance for Tellers – 38
- CU - Regulatory Compliance for Tellers – 14512
- Expedited Funds Availability Act - Regulation CC – 9
- CU - Expedited Funds Availability Act - Regulation CC – 16360
- Truth in Savings - Regulation DD – 66758
- CU - Truth in Savings - Regulation DD – 68176
- Electronic Funds Transfer Act - Regulation E – 66748
- CU - Electronic Funds Transfer Act - Regulation E – 67455
- Right to Financial Privacy Act (RFPA) – 63
- CU - Right to Financial Privacy Act (RFPA) – 17206
- Red Flags of Identity Theft – 66738
- CU - Red Flags of Identity Theft – 67791
- Truth in Lending Act - Regulation Z – 5442
- CU - Truth in Lending Act - Regulation Z – 17157
- Plain and Simple - A Step-By-Step Guide to the New Integrated Disclosures – 17464
- Bank Broker/Dealer Exemptions: Regulation R – 81
- Convenience Products and Services – 142
- CU - Convenience Products and Services – 18742