

# COMPLIANCE COURSE DESCRIPTIONS

Course	Compliance Course Descriptions
<b>Active Aggressor for Employees</b>	<p>Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices to prevent and report potentially dangerous situations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Differentiate an active aggressor situation from other types of violent situations</li> <li>• Recognize signs of potential workplace violence</li> <li>• Identify the FBI awareness violent situation response protocol: Run, Hide or Fight; and its consequences</li> <li>• Collaborate effectively with law enforcement officials after experiencing a violent situation</li> <li>• Actively participate in the efforts to stop or prevent violent situations in the workplace</li> </ul>
<b>ADA Accessibility</b>	<p>Covers Title III of the ADA which involves accessibility in places of public accommodation, such as banks. Addresses effective accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled or the bank builds a new facility.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the ADA requirement for reasonable modification of policies, practices, and procedures</li> <li>• Explain the requirements and standards for auxiliary aids and services that encompass reasonable modification of policies, practices, and procedures</li> <li>• Explain the expectations for making new and existing facilities</li> </ul>
<b>ADA Interacting with People Who Have Disabilities</b>	<p>Explores appropriate and practical ways to interrelate with individuals that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision. Explains how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• List guidelines for effective interactions with people that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision</li> <li>• Describe how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises</li> </ul>
<b>ADA Overview and Employment</b>	<p>Explains the fundamental requirements and prohibitions of Title I of the ADA and how it applies to all aspects of the employment relationship. Teaches bank employees to recognize employment situations that raise ADA issues and to address them effectively.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the protection of rights for people with disabilities provided by ADA and ADAAG</li> <li>• Identify a covered disability according to the ADAAG definition and criteria</li> <li>• Determine a reasonable accommodation for situations involving employees with covered disabilities</li> </ul>
<b>Advertising: CAN-SPAM Act</b>	<p>Provides a brief history of the CAN-SPAM Act, the requirements for commercial and transactional emails, and the penalties for not complying with those requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the reason the CAN-SPAM Act was enacted</li> <li>• Describe the difference between a transactional and a commercial email</li> <li>• Explain the requirements for a CAN-SPAM complaint email</li> <li>• Describe special cases and how CAN-SPAM regulations apply</li> <li>• Understand penalties for non-compliance</li> </ul>
<b>Anatomy of a Regulation for Compliance Professionals</b>	<p>Discover how laws are created, and how regulations are developed and structured to fulfill their intent. Throughout this course you will learn about the standard means for referencing a citation and receive tips for researching various laws and regulations more efficiently.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the purpose of federal banking laws and regulations</li> <li>• Explain how bills become law and describe the structure of a typical law</li> <li>• Describe the structure and format of regulations</li> <li>• Identify sources of guidance and practical tips for understanding and interpreting federal laws and regulations</li> </ul>

<b>Bank Bribery Act</b>	Bank Bribery Act provides bankers with tools needed to appropriately handle money, personal information, and trust. This course explores the Bank Bribery Act and how to comply with it in order to prevent corrupt activities within financial institutions.
<b>Bank Protection Act</b>	Bank Protection Act teaches bankers how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. This course explains the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.
<b>Banking Law and Referrals</b>	<p><i>Banking Law and Referrals</i> explains the purpose of the Interagency Policy Statement and guidelines for bank personnel when non-deposit investment products are recommended or sold to retail customers. This course explains the Interagency Consumer Protections in Sales of Insurance (ICP) rules that apply to retail sales, solicitation, advertising, insurance products or annuities to consumers. It explains the implementation of Regulation R that provides a flexible framework for banks to refer customers to satisfy their banking demands while ensuring consumer protection. This course also describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make mortgage referrals.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the purpose of the Interagency Policy Statement and when it applies.</li> <li>• Explain the Interagency Consumer Protections (ICP) rules impacting the referrals of customers for non-FDIC insured products.</li> <li>• Describe Regulation R exemptions that allow banks to pay bankers for referring customers.</li> <li>• Describe Regulation Z Loan Originator Compensation rules that specify the actions that only apply to loan originators.</li> </ul>
<b>BSA/AML: Beneficial Ownership and Customer Due Diligence</b>	<p>Provides information on FinCEN's CDD Rule that amends existing BSA regulations, and requirements to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions. Describes the fifth pillar requirements under the CDD Rule and the four core elements of customer due diligence.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the application of the beneficial ownership rules</li> <li>• Identify legal entity customers and describe the two prongs used to determine beneficial ownership</li> <li>• Explain how the CDD Rule expands and strengthens current CDD requirements</li> </ul>
<b>BSA/AML: CIP Advanced</b>	<p><i>BSA/AML: CIP Advanced</i> explains the additional steps that must be taken at account opening to identify customers who are not individuals and how to confirm that their activities and funds are legitimate. This course emphasizes the importance of gathering sufficient information about the business entities and their beneficial owners to understand and assess the risks of the account relationship. It describes the documentation and enhanced due diligence the bank may require for non-U.S. persons.</p> <p>This course also discusses risks the bank must consider when offering services to higher risk entities such as money services businesses. This course describes additional due diligence requirements for banks that offer private banking accounts or that offer banking services to politically exposed persons (PEPs). It covers the steps banks might take as part of enhanced due diligence for third-party payment processors. This course also explains the enhanced due diligence required for correspondent accounts in the United States.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe ways to know your customers who are not individuals and their banking practices to identify and report unusual activity</li> <li>• Identify examples of enhanced due diligence for the following high risk entities: <ul style="list-style-type: none"> <li>- Business accounts</li> <li>- Non-U.S. persons</li> <li>- Money services businesses (MSBs)</li> <li>- Private banking and politically exposed persons (PEPs)</li> <li>- Third-party payment processors</li> <li>- Foreign correspondent accounts</li> </ul> </li> </ul>
<b>BSA/AML: CIP Basics</b>	<p><i>BSA/AML: CIP Basics</i> provides the details concerning the Customer Identification Program (CIP) rules implementing Section 326 of the USA PATRIOT Act. This course describes the two step process of obtaining certain minimum types of identifying information from each customer and risk-based procedures for verifying the information provided. It explains the procedures for maintaining records of the information used to verify a person's name, address, and other identifying information. This course also discusses what banks must consider when relying on other financial institutions or third parties to identify customers on the bank's behalf. This course explores different ways to disclose the CIP notice at account opening.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify what constitutes an account and a customer under the CIP rule</li> <li>• Examine the actions to be taken in the two-step process of obtaining identifying information and verifying the identity of the customer</li> </ul>

	<ul style="list-style-type: none"> <li>Identify the procedures for maintaining records of the information used to verify a person's name</li> <li>Adhere to established controls and review procedures for reliance on other parties</li> <li>Identify methods for handling the CIP notice at account opening</li> </ul>
<b>BSA/AML: Communicating with Customers About CTRs</b>	<p><i>BSA/AML: Communicating with Customers about CTRs</i> teaches how to explain to customers that the bank is required by law to collect certain information, keep certain records, or make particular reports. This course explains how the FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide" can be used as a resource to help address questions frequently asked by customers.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Answer basic customer questions about the procedures related to Currency Transaction Reporting</li> <li>Describe the purpose of FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide"</li> </ul>
<b>BSA/AML: Completing the CTR</b>	<p><i>BSA/AML: Completing the CTR</i> fully covers the currency transaction reporting compliance needs of a bank. The course explains the need for and parameters of CTR filing as well as the key aspects of completing electronically filed CTRs. It explores each section of the CTR and provides instructions on how to complete each form field. This course also includes a discussion of how to complete the CTR for armored car deliveries. This course provides examples of multiple transactions and explains aggregation at various levels including customer, account, and conductor focused CTRs.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Identify the circumstances when a Currency Transaction Report (CTR) should be filed</li> <li>Learn how to aggregate multiple transactions for reporting purposes</li> <li>Complete the three steps in a Currency Transaction Report</li> </ul>
<b>BSA/AML: Complying with the BSA</b>	<p><i>BSA/AML: Complying with the BSA</i> describes the key elements of an effective BSA policy: Internal policies and controls, designation of a BSA officer, independent auditing and testing, and ongoing training of all bank personnel. This course explains the responsibilities assigned to bankers to identify customers, monitor transactions, file reports, and retain records. It identifies the consequences for neglecting to adhere to BSA requirements, and describes what actions to take to avoid fines and penalties.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe the "four pillars" of the BSA Program</li> <li>Explain your role in meeting the BSA requirements</li> <li>Describe the consequences banks may face for non-compliance</li> </ul>
<b>BSA/AML: Exempting Customers for CTR Reporting</b>	<p><i>BSA/AML: Exempting Customers from CTR Reporting</i> explains the reasons why banks are permitted to exempt certain business customers from CTR reporting. This course explains both phases of the exemption process and the information that is needed. It lists the business entities that are not eligible for exemption from CTR reporting. This course also discusses the reasons for possible decisions to revoke customer exemptions.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe why reporting exemptions advance BSA policy</li> <li>Explain the division between exemption "Phases" and the conditions for obtaining exempt status</li> <li>Identify changes in business behavior that can cause loss of exemption</li> </ul>
<b>BSA/AML: Overview</b>	<p><i>BSA/AML: Overview</i> explains the purpose and basic requirements of the BSA. This course explores the risk assessment components that help prevent financial crimes. It describes the different types of financial crimes including money laundering and terrorist activity that is difficult to detect and impacts society. This course also covers the three stages in the money laundering process and provides current examples of possible schemes. This course explains the four required elements of a BSA compliance program that financial institutions must implement.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe the foundation of the BSA</li> <li>Explain the BSA's expectations for the components of a bank's risk management process</li> <li>Describe the impact of financial crime on society</li> <li>Explain the funding sources terrorists may use for financing</li> <li>Name the key compliance program elements banks must implement to combat financial crime</li> </ul>
<b>BSA/AML: Recordkeeping – Wires, Money Orders &amp; Other Challenges</b>	<p><i>BSA/AML: Recordkeeping - Wires, Money Orders, and Other Challenges</i> describes the BSA recordkeeping requirements for various types of bank records. This course includes information the bank should collect or retain for each wire transfer, including recordkeeping for noncustomers and PUPID transaction. It emphasizes the importance of being able to retrieve information for law enforcement. This course also describes the travel rule and the information the originator's bank should obtain and transmit for transactions. This course explores the recordkeeping requirements for direct and indirect purchases of monetary instruments, including acceptable identification for account holders and non-account holders. It examines recordkeeping requirements related to extensions of credit, lending products, and other types of transactions.</p> <p>After completing this course, students will be able to:</p>

	<ul style="list-style-type: none"> <li>Recognize bank recordkeeping requirements for wire transfers</li> <li>Explain the recordkeeping requirements for monetary instruments</li> <li>Describe recordkeeping requirements for an extension of credit and other BSA transactions—including, FINCEN 314(a) and (b)</li> </ul>
<b>BSA/AML: Reporting</b>	<p><i>BSA/AML: Reporting</i> provides an overview of what the Currency Transaction Report (CTR) is used for. This course explains the type of information needed to complete the CTR. It explains the phase I and phase II exemptions under the Designation of Exempt Person (DOEP). This course also explains what a Report of International Transportation of Currency or Monetary Instruments Report (CMIR) is used for, the bank's role in the use of the report, and the reporting requirements. This course explains what the Report of Foreign Bank and Financial Accounts (FBAR) is used for. It explains the purpose of the Suspicious Activity Report (SAR) and filing requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Explain the Currency Transaction Report (CTR) requirements financial institutions must follow to be in compliance</li> <li>Describe the qualifications and procedures for the Designation of Exempt Person (DOEP)</li> <li>Identify the types of monetary instruments that must be recorded on a Report of International Transportation of Currency or Monetary Instruments Report (CMIR)</li> <li>Explain the BSA requirements for a Report of Foreign Bank and Financial Authority (FBAR)</li> <li>Describe the purpose of a Suspicious Activity Report (SAR)</li> </ul>
<b>BSA/AML: Risk Assessment &amp; Customer Due Diligence</b>	<p><i>BSA/AML: Risk Assessment and Customer Due Diligence</i> explores the factors that affect a bank's BSA risk profile. This course explains the importance of proper risk analysis steps and factors to consider. It focuses on how to identify the risks and assesses the impact, and implements measures and controls to reduce and manage the risk.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Identify the factors considered in assessing BSA risk</li> <li>Describe how a risk assessment impacts customer due diligence</li> </ul>
<b>BSA/AML: SAR Reporting</b>	<p><i>BSA/AML: SAR Reporting</i> describes the BSA requirements to ensure that a bank files a Suspicious Activity Report when it detects a known or suspected criminal violation of federal law or a suspicious transaction related to money laundering activity or a violation of the Bank Secrecy Act. This course explains why federal law strictly limits the ability to share information about a SAR. It describes the four key components of an effective SAR monitoring and reporting system and discusses the importance of successful implementation. This course also covers how to answer the five essential questions that comprise the basis of the SAR narrative.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe the scope of activities appropriate for SAR filing</li> <li>Discuss the importance of keeping SARs confidential</li> <li>Recognize some indicators of suspicious activity</li> <li>Describe the four key components of SAR filing</li> </ul>
<b>BSA/AML: USA Patriot Act</b>	<p><i>BSA/AML: USA PATRIOT Act</i> explains the key aspects of the USA PATRIOT Act and what is needed to implement its provisions. It builds on existing knowledge of the customer identification and due diligence process, applying those concepts to specific types of accounts believed to pose increased risks of money laundering and terrorist financing. This course also explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials, to identify transactions that may involve terrorist activity or money laundering.</p> <p><i>Note: This is a high-level overview course intended for employees that do not necessarily need a deep dive into the requirements of the USA PATRIOT Act. Many of the lessons included in this course are covered in more depth in other BSA courses such as BSA/AML: CIP Basics, BSA/AML: CIP Advanced, BSA/AML Recordkeeping, and BSA/AML: Risk Assessment and Customer Due Diligence.</i></p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe the purpose of the USA PATRIOT Act and the penalties for noncompliance</li> <li>Describe actions to take if you suspect that an account may fall within a high-risk category</li> <li>Identify customer due diligence requirements for foreign correspondence accounts</li> <li>Identify customer due diligence requirements for private banking accounts</li> <li>Describe the information sharing requirements in Sections 314(a) and 314(b) of the USA PATRIOT Act</li> </ul>
<b>BSA/USA Patriot Act for Compliance Professionals</b>	<p>An overview of the background, purpose, coverage and enforcement of the Bank Secrecy Act (BSA), as updated by the new components required by the USA PATRIOT Act, along with other anti-money laundering considerations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Explain the importance of a risk assessment program</li> <li>Describe the purpose and significance of the customer identification program</li> <li>Discuss your bank's customer due diligence policies, procedures and processes</li> <li>Explain the requirements for suspicious activity reporting</li> <li>Identify currency transaction reporting requirements and the two categories of exemptions</li> </ul>

<p><b>Certificate in BSA and AML Compliance</b></p>	<p>Financial institutions face increased risk from advanced money-laundering schemes and terrorist financing activities. It is critical that banks hire and train individuals who can establish and maintain an effective BSA/AML program. The ABA Certificate in BSA and AML Compliance will help financial crimes professionals improve their ability to detect and prevent suspicious and criminal activity by providing an overview of the types of criminal behavior commonly used against banks, and in-depth training on the applicable U.S. laws and regulations governing money-laundering.</p> <p>The ABA Certificate in BSA and AML Compliance is an excellent refresher for experienced financial crimes professionals who wish to take the Certified Fraud and AML Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.</p> <p>You must complete the following courses:</p> <ul style="list-style-type: none"> <li>• <b>Introduction to BSA/AML:</b> The stages of money laundering, how it differs from terrorist financing, the applicable laws, and the roles of the government agencies that work to combat it</li> <li>• <b>SARs and Information Sharing:</b> An overview of policies, procedures, and processes in place for staff to identify, evaluate, monitor, and report as well as information sharing with law enforcement and agencies</li> <li>• <b>Currency and Correspondent Banking Accounts:</b> An explanation of risk mitigation, including factors to consider, procedures for filing a CTR, and agreements between U.S. banks and foreign correspondent financial institutions</li> <li>• <b>Electronic Banking and Funds Transfer Activities:</b> An overview of ACH payment systems and how their rules affect a bank's money-laundering risk with regard to funds-transfer transactions, as well as third-party providers and the risks they represent</li> <li>• <b>Higher Risk Accounts and Activities:</b> Covers the risk factors and risk mitigation methods associated with privately owned ATMs, brokered deposit accounts, non-deposit investment products, insurance products, private banking and lending activities - including trade-based money laundering</li> <li>• <b>BSA Requirements for Business Accounts:</b> Explores enhanced due diligence to maintain CIP information on trust and asset management accounts and for banks that maintain account relationships with Money Service Businesses and other non-bank financial institutions</li> <li>• <b>BSA Requirements for Foreign Customers and Accounts:</b> Covers the risk factors associated with foreign customers and accounts, and due diligence procedures to help mitigate these risks - including special measures, due diligence and requirements and prohibitions of the USA PATRIOT Act.</li> <li>• <b>Components of an AML Compliance Program:</b> Categories and factors to consider when preparing for a risk assessment, including BSA/AML compliance, customer verification, CIP records retention and customer due diligence</li> <li>• <b>International Partners in AML:</b> Explains the mission and role of the Financial Action Task Force (FATF) and its recommendations on various money laundering, terrorist financing issues and other threats to the international financial system</li> <li>• <b>Office of Foreign Assets Control (OFAC) for Compliance Professionals:</b> A discussion of the economic sanctions programs under OFAC, how they affect banks and the steps banks must take to comply; includes the relationship between OFAC and BSA</li> </ul> <p>The estimated time to complete these 10 courses is approximately 7 hours.</p>
<p><b>Certificate in Deposit Compliance</b></p> <p>Earning the Certificate in Deposit Compliance demonstrates to bank management and examiners your thorough grounding in key deposit regulations, and ability to identify and respond to compliance requirements.</p>	<p><b>Anatomy of a Regulation for Compliance Professionals</b></p> <p>Discover how laws are created, and how regulations are developed and structured to fulfill their intent. Throughout this course you will learn about the standard means for referencing a citation and receive tips for researching various laws and regulations more efficiently.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the purpose of federal banking laws and regulations</li> <li>• Explain how bills become law and describe the structure of a typical law</li> <li>• Describe the structure and format of regulations</li> <li>• Identify sources of guidance and practical tips for understanding and interpreting federal laws and regulations</li> </ul> <p><b>BSA/USA Patriot Act for Compliance Professionals</b></p> <p>An overview of the background, purpose, coverage and enforcement of the Bank Secrecy Act (BSA), as updated by the new components required by the USA PATRIOT Act, along with other anti-money laundering considerations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the importance of a risk assessment program</li> <li>• Describe the purpose and significance of the customer identification program</li> <li>• Discuss your bank's customer due diligence policies, procedures and processes</li> <li>• Explain the requirements for suspicious activity reporting</li> <li>• Identify currency transaction reporting requirements and the two categories of exemptions</li> </ul> <p><b>Digital Compliance for Compliance Professionals</b></p> <p>The fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.</p> <p>After completing this course, students will be able to:</p>

- Explain the advertising rules for financial institutions
- Define social media and the FFIEC guidance requirements
- Describe the regulatory considerations associated with digital banking services
- Explain mobile banking services and the regulatory requirements
- Identify the considerations for a vendor handling a bank's digital channels

#### **Electronic Funds Transfer Act (Reg E) for Compliance Professionals**

An overview of the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E, with examples of dispute resolution application and checklists.

After completing this course, students will be able to:

- Describe the disclosures required by Regulation E and the penalties, and violations for non-compliance
- Define electronic funds transfer error resolution
- Explain how to handle inquiries about customer liability
- Explain the Regulation E rules pertaining to debit cards and ATM overdraft fees, and fee restrictions and expiration dates on gift cards
- Identify the transactions and disclosure requirements covered under the foreign remittance rules

#### **Elements of a Compliance Program for Compliance Professionals**

A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.

After completing this course, students will be able to:

- Explain the key elements that form the foundation of a sound and effective compliance program
- Identify ideas and examples of various ways each element can be integrated into compliance programs for banks of varying sizes, resources, geographies, and business activities
- Describe how to document and present compliance programs to various constituencies such as senior management, the Board of Directors, or regulatory examiners

#### **Expedited Funds Availability Act (RegCC) for Compliance Professionals**

The basic provisions of Regulation CC, which implements the Expedited Funds Availability Act, focusing on the provisions of the regulation that affect customer-contact functions. An overview of the check processing system, Check 21, and remotely created checks is also included

After completing this course, students will be able to:

- Explain the types of accounts covered under Reg CC and the verbiage that must be included in a hold notice
- Identify items that are subject to next day availability and exceptions to next day availability
- Describe the guidelines for using case-by-case holds and exception holds
- Describe Reg CC requirements relating to check processing
- Identify additional requirements under Reg CC, including disclosure requirements, employee training, and record retention

#### **Office of Foreign Assets Control (OFAC) for Compliance Professionals**

A discussion of the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. The fundamental requirements of a compliance program and the relationship between OFAC and BSA is also covered.

After completing this course, students will be able to:

- Describe the purpose of the Office of Foreign Assets Control and some of the OFAC laws and penalties
- Explain who and what is covered by OFAC requirements and other related sanction programs
- Describe elements of an OFAC bank compliance program
- Explain how OFAC enforces sanctions compliance
- Describe additional considerations for banks when developing a sanctions compliance program

#### **Privacy/Information Sharing for Compliance Professionals**

Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure. After completing this course, students will be able to:

- Describe the prerequisites that apply to sharing nonpublic personal information (NPI) with nonaffiliated third parties and define key terms included in the Gramm-Leach-Bliley Act (GLBA)
- Explain the requirements for sharing information among affiliates, and additional privacy notice requirements and considerations, including alternative delivery requirements
- Describe the GLBA Security Guidelines and components included in an information security program and actions banks must take to properly manage and control risk, and the requirements under the Right to Financial Privacy Act for disclosure of financial institution records

	<ul style="list-style-type: none"> <li>• Describe key laws and regulations that impact bank marketing strategies and how banks communicate with customers</li> <li>• Explain requirements and definitions of the FTC rule for the Children's Online Privacy Protection Act (COPPA), and the requirements of HIPAA/HITECH Act, including bank products provided to covered entities included under HITECH and financial institution activities that are subject to HIPAA</li> </ul> <p><b>Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals</b>  A review of the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.  After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of Regulation D</li> <li>• Identify the key Regulation D requirements for transaction accounts</li> <li>• Explain the restrictions on savings accounts</li> <li>• Describe the requirements and withdrawal penalties for time deposits</li> </ul> <p><b>Truth-in-Savings Act (Reg DD) for Compliance Professionals</b>  An introduction to the provisions of Reg DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement and electronic communications are also covered.  After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe general disclosure requirements under Reg DD</li> <li>• Describe specific account disclosure requirements under Reg DD, including timing of delivery</li> <li>• Explain Reg DD disclosure requirements relating to periodic statements and payment of interest</li> <li>• Describe additional disclosure requirements for overdraft services</li> <li>• Identify advertising requirements under Reg DD, including requirements relating to interest rates and triggering terms</li> </ul> <p><b>Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for Compliance Professionals</b>  Learn the definition of an unfair act or practice, and explore unfair and deceptive credit cases under UDAAP, and unfair debt collection under the Fair Debt Collection Practices Act. Understand enforcement actions used by the CFPB along with proactive steps and guidelines to take towards preventing UDAAP claims.  After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the background of UDAAP law</li> <li>• Recognize unfair, deceptive, and abusive acts or practices</li> <li>• Identify the elements that make a practice unfair, deceptive, or abusive</li> <li>• Identify proactive steps that you can take to avoid UDAAP violations</li> </ul> <p>Explain how you can help your bank avoid UDAAP claims</p>
<p><b>Community Reinvestment Act Regulation BB</b></p>	<p>Community Reinvestment Act Regulation BB introduces this federal law that requires federal banking regulators to evaluate the record of the financial institutions they regulate. It explains how regulators evaluate the efforts of the financial institutions in meeting the credit needs of the assessment area they serve, including low- and moderate-income neighborhoods. This course provides background information about the development of the CRA. It provides an overview of the examination categories and the ratings given for the examinations. This course also describes the information that must be made available to the public.</p>
<p><b>Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals</b></p>	<p>The purpose of this course is to provide an overview of the Community Investment Act (CRA) as it applies to community banks. You will learn about the purpose and background of CRA, as well as consequences of noncompliance and evaluation methods. In addition, you will learn about the technical rules for small banks and factors to consider when assessing CRA performance. Finally, you will learn important information about CRA ratings and strategies to maintain a Satisfactory or Outstanding performance rating.</p>
<p><b>Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals</b></p>	<p>The purpose of this course is to stress the continuing importance of compliance with the Community Reinvestment Act (CRA) and the role of compliance officers in the establishment and monitoring of activities to ensure adherence with the provision of the CRA for large banks.</p>
<p><b>Digital Compliance for Compliance Professionals</b></p>	<p>The fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.  After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the advertising rules for financial institutions</li> <li>• Define social media and the FFIEC guidance requirements</li> <li>• Describe the regulatory considerations associated with digital banking services</li> <li>• Explain mobile banking services and the regulatory requirements</li> <li>• Identify the considerations for a vendor handling a bank's digital channels</li> </ul>

<p><b>Equal Credit Opportunity Act (ECOA) for Compliance Professionals</b></p>	<p>The purpose of this course is to provide students with an detailed overview of the major aspects of ECOA/Reg B from application taking through underwriting and evaluations, to notice and record-keeping requirements. The basic requirements of the Fair Housing Act (FHA) are also discussed. Students will learn about the Equal Credit Opportunity Act (ECOA), which is implemented by Regulation B, and about its purpose, key definitions, and how ECOA compares to the Fair Housing Act. Students will also learn about Regulation B rules relating to the credit transaction, including taking applications, evaluating applications, signature rules, and notification of action taken, in addition to Regulation B rules for furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing.</p> <p>Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits</p> <p>After completing this course, students will gain a fundamental understanding of ECOA and learn how to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of the ECOA and the Fair Housing Act, and define key terms used in each</li> <li>• Identify Regulation B rules relating to the application process, from taking applications to notification of action taken</li> <li>• Describe Regulation B rules relating to the furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing</li> </ul>
<p><b>Elder Financial Abuse</b></p>	<p><i>Elder Financial Abuse</i> points out the signs and symptoms of elder abuse and how to act on behalf of an elderly person who is being abused. This course teaches frontline employees how to protect a senior's self-esteem as well as of his or her means of subsistence when employees suspect that an elderly person is being harmed financially.</p> <p><b>Learning Objectives</b></p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify financial abuse</li> <li>• Describe why seniors are vulnerable to financial abuse</li> <li>• Examine the laws pertaining to elder financial abuse</li> </ul> <p>Identify the role banks play in recognizing the signs of elder financial abuse</p>
<p><b>Elements of a Compliance Program for Compliance Professionals</b></p>	<p>A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the key elements that form the foundation of a sound and effective compliance program</li> <li>• Identify ideas and examples of various ways each element can be integrated into compliance programs for banks of varying sizes, resources, geographies, and business activities</li> <li>• Describe how to document and present compliance programs to various constituencies such as senior management, the Board of Directors, or regulatory examiners</li> </ul>
<p><b>Elements of an Operational Risk Management Program</b></p>	<p>Highlights the benefits of a strong operational risk program and identifies the key components banks should include, regardless of size or location. Provides an introduction to key definitions, types of risks, key risk indicators, monitoring and controlling risks, and identifying emerging trends.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the importance of an operational risk management program</li> <li>• Describe the categories of risks faced by banks</li> <li>• Identify the key components of an operational risk management framework</li> <li>• Describe in general the processes used by banks at each of these lifecycle stages: <ul style="list-style-type: none"> <li>○ Risk Identification</li> <li>○ Risk Assessment</li> <li>○ Risk Reporting</li> <li>○ Risk Monitoring</li> </ul> </li> </ul>
<p><b>Equal Credit Opportunity Act Regulation B</b></p>	<p>Equal Credit Opportunity Act - Regulation B teaches students to evaluate an applicant's creditworthiness within the boundaries of the Act. This course begins by describing the purpose and coverage of the ECOA, and then reviews what a bank and its employees must do when taking and processing loan applications, including acceptable factors. This course explains the prohibited bases for evaluating an application and required notifications. This course concludes with a discussion of other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences of noncompliance.</p>



<b>E-Sign</b>	<p>Summarizes key aspects of compliance with the E-SIGN Act to assist banks to comply with the act. Covers compliance with the E-SIGN Act provisions including consumer disclosure and consent, types of electronic disclosures that require consumer consent, and methods for obtaining demonstrable consent. Explains E-signatures and E-SIGN record retention requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the E-SIGN Act's purpose and requirements for bank consumer transactions</li> <li>• Describe the impact of E-SIGN on your bank's compliance with existing regulations</li> </ul> <p>Identify the planning considerations and requirements for implementing digital signatures in your bank</p>
<b>Expedited Funds Availability Act Regulation CC</b>	<p>Expedited Funds Availability Act (Regulation CC) introduces the key components of the Act. This course explores the availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended. This course also explains some of the basic requirements created by the Federal Reserve Board as part of EFAA for paying and returning checks.</p>
<b>Extending Credit to Bank Insiders (Regulation O)</b>	<p>Extending Credit to Bank Insiders – Regulation O defines the term bank “insider.” This course teaches the lending restrictions applied to bank insiders under Regulation O.</p>
<b>Fair Credit Reporting Act (FCRA)</b>	<p>Fair Credit Reporting Act (FCRA) describes this federal law that addresses the rights and obligations of four groups</p> <ul style="list-style-type: none"> <li>• Consumer reporting agencies</li> <li>• Users of consumer information</li> <li>• Furnishers of consumer information</li> <li>• Consumers</li> </ul> <p>This course defines the key terms used in the Act, including permissible purposes, and provides an overview of the FACT Act. This course promotes discussions surrounding reporting and disclosure requirements.</p>
<b>Fair Debt Collection Practices Act</b>	<p><i>Fair Debt Collection Practices Act</i> explains the purpose of the FDCPA. This course lists examples of prohibited debt collection practices. It also explains the protections for consumers and requirements on creditors under the Telephone Consumer Protection Act. This course covers what verbal and nonverbal actions the debt collector is permitted and not permitted to take. This course also explains the recourse debtors have against a debt collector for violating the law.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of the FDCPA and the types of debts covered</li> <li>• Recognize the debt collection practices prohibited by the FDCPA</li> <li>• Describe the purpose of the Telephone Consumer Protection Act as it pertains to debt collection</li> <li>• Explore unfair debt collection practices</li> </ul>
<b>Fair Housing Act</b>	<p>Fair Housing Act introduces the history, purpose and coverage of the Fair Housing Act (FHA). This course explores the FHA prohibited bases of discrimination, the requirements of the Equal Housing Lender Lobby Poster, and the Fair Housing logo. This course also defines FHA terminology and recordkeeping requirements.</p>
<b>Fair Lending</b>	<p>Fair Lending introduces the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. This course describes the relationship between unfair treatment and illegal discrimination, as well as the essential points of the five federal fair lending laws and the Joint Policy Statement on Discrimination in Lending. Throughout the course, there is an opportunity to practice standard client interaction scenarios that help ensure compliance with fair lending laws.</p>
<b>FDIC Insurance Coverage</b>	<p>FDIC Deposit Insurance Coverage provides an overview of Federal Deposit Insurance Corporation (FDIC) insurance coverage of accounts. This course promotes discussions surrounding individual and joint account ownership types and aggregation of accounts as they relate to insurance coverage. This course explores examples of insurance coverage calculations using individual and joint ownership categories. This course was updated to reflect the changes made in May, 2009, to deposit accounts at FDIC-insured institutions.</p>
<b>Federal Flood Insurance Regulations for Compliance Professionals</b>	<p>The purpose of this course is to provide information about the national flood insurance regulations and requirements including the application of Federal Financial Institutional Examination Guidance, National Flood Insurance Program, and Official Questions and Answers, as applicable. This course provides a brief history of the federal flood insurance statutes and regulations, an overview of flood insurance requirements, and a discussion of enforcement</p>
<b>Flood Disaster Protection Act</b>	<p>Flood Disaster Protection Act provides an overview of the requirements for processing transactions covered by this Act. This course explains the coverage requirements and exemptions, and the disclosures required in these transactions.</p>
<b>Fraud and Criminal Threats</b>	<p>Explains how fraud and other criminal threats affect consumers and financial institutions. Describes considerations when assessing the organization's strength in each pillar of a well-built financial crimes program, and key components of an effective program's operations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the importance of an effective financial crimes program and the risks associated with financial crimes</li> <li>• Identify the elements of an effective financial crimes program</li> <li>• Explain the basic four pillars of an effective program and the key aspects of each</li> <li>• Describe the day-to-day and ongoing operational components of a financial crimes program</li> <li>• Identify common crimes committed against institutions and effective counter measures</li> </ul>

<p><b>Good Faith Estimate and HUD-1</b></p>	<p>This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the Good Faith Estimate (GFE) and when it must be used</li> <li>• Describe the HUD-1 and when it is required</li> </ul>
<p><b>HMDA: Preparing for 2018</b></p>	<p>Explains how the new HMDA Rule changes will affect your institution's data collection and reporting efforts. Identifies unchanged, modified and new data points and emphasizes the need to verify the bank's obligations for timely recording and understand the proper reporting process to ensure compliance with the regulation.</p> <p><b>Note: Focuses on the changes effective in 2018 and will be updated with 2019 and 2020 changes in the future.</b></p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the purpose of HMDA and the implementation dates of the 2015 HMDA Rule changes</li> <li>• Describe the institutional and transaction coverage changes</li> <li>• Explain the modified and new data points required on the Loan Application Register (LAR)</li> <li>• Explain financial institutions' data recording, reporting and disclosure responsibilities and enforcement</li> </ul>
<p><b>Home Mortgage Disclosure Act (HMDA) for Compliance Professionals</b></p>	<p>The purpose of this course is to provide students with detailed understanding of Regulation C which implements the Home Mortgage Disclosure Act (HMDA) and how to comply to protect their financial institution from possible assessment of civil money penalties.</p> <p>Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.</p> <p>After completing this course, students will gain a fundamental understanding of HMDA including:</p> <ul style="list-style-type: none"> <li>• Whether an institution is covered by HMDA or not</li> <li>• Which transactions are subject to HMDA</li> <li>• How to properly complete a Loan Application Register (LAR)</li> <li>• Additional disclosure and reporting requirements of HMDA</li> <li>• Importance of management's involvement</li> </ul>
<p><b>Home Mortgage Disclosure Act Overview</b></p>	<p>Home Mortgage Disclosure Act introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Home Mortgage Disclosure Act (HMDA). This course explores the types of loans covered by HMDA, the information that is required for reporting on the Loan Application Register, and the role of supervisory agencies and management in ensuring that the data is reported as outlined in HMDA.</p>
<p><b>Home Owners Protection Act</b></p>	<p>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.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe when PMI is required and when it must be cancelled</li> <li>• Explain borrower and servicer initiated requests for PMI cancellation and exceptions</li> <li>• Describe lender disclosure and notice requirements for borrower rights to cancel and terminate PMI</li> <li>• Explain the difference between Borrower paid mortgage insurance (BPMI) and Lender paid mortgage insurance (LPMI)</li> </ul>
<p><b>Incident Management and Resilience</b></p>	<p>Provides an overview of the risk considerations related to an organization's ability to plan for and recover from events that could have negative effects on its ability to continue offering products and services. Also includes a perspective on the current regulatory expectations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify the scope of an Incident Management and Resilience program</li> <li>• Explain the current regulatory environment</li> <li>• Describe roles and responsibilities across the organization</li> <li>• How to assess and prioritize risks</li> <li>• How to develop and test a continuity plan</li> </ul>
<p><b>Military Lending Act</b></p>	<p>Military Lending Act covers the U.S. Department of Defense (DoD) Military Lending Act (MLA). It explains how the regulation imposes strict requirements on covered loans made to military personnel and their families. Also discussed is the expanded coverage of the MLA, its numerous restrictions and requirements, determination of military status, and the penalties for noncompliance.</p>

	<p>The learning objectives for Military Lending Act are as follows:</p> <ul style="list-style-type: none"> <li>• Explain the background and purpose of the MLA rule</li> <li>• Define key terminology in the MLA rule</li> <li>• Identify a covered borrower</li> <li>• Explain prohibited terms in covered loans made to military personnel and their spouses and dependents</li> <li>• Identify the disclosures covered borrowers must receive under the MLA</li> <li>• Identify the penalties for non-compliance</li> </ul>
<b>Mortgage Servicing: ARM Notices</b>	<p>Provides an explanation of when Initial Variable Rate Notices, Initial Rate Reset Notices, and Subsequent Rate Reset Notices are required, what information should be included, and any timing exceptions. Covers transactions that either do not require the disclosures or have additional disclosure requirements specific to the particular transaction structure. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify when the following notices are required and the basic content requirements of each: <ul style="list-style-type: none"> <li>○ Initial Variable Rate Notice</li> <li>○ Initial Rate Reset Notice</li> <li>○ Subsequent Rate Reset Notice</li> </ul> </li> </ul>
<b>Mortgage Servicing: Early Intervention and Continuity of Contact</b>	<p>Provides an understanding of the delinquency and live contact requirements of early intervention and the timing of a Delinquency Notice and information that must be included, as well as the continuity of contact requirements. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the components of early intervention, including live contact and Delinquency Notice requirements</li> <li>• Describe continuity of contact requirements</li> </ul>
<b>Mortgage Servicing: Error Resolution</b>	<p>Covers the types of errors covered and which errors are not covered, servicer requirements after receiving a notice of error, multiple or additional errors, and requirements for providing information from a borrower and to a borrower. Explores alternative compliance situations and additional servicer response requirements. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify loans and errors that are covered under the error resolution requirements</li> <li>• Describe information that must be included in the notice of error and address requirements for submitting the notice</li> <li>• Explain servicer requirements after receiving a notice of error</li> </ul>
<b>Mortgage Servicing: Escrow Accounts</b>	<p>Provides an explanation of the escrow account including establishment, analysis and maintenance of the escrow account. Explains the escrow rules for HPMLs and rules pertaining to flood insurance premiums, including transactions and creditors that are exempt from these requirements. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify the requirements for the establishment and maintenance of escrow accounts</li> <li>• Discuss the unique requirements for escrow accounts as they pertain to high-priced mortgage loans (HPMLs) and flood insurance premiums</li> </ul>
<b>Mortgage Servicing: Force-Placed Insurance</b>	<p>Covers specific requirements for when servicers can purchase force-placed insurance, what guidance exists for fees, how servicers seek repayment of advanced premiums, and how servicers handle loans with force-placed insurance in foreclosure and the cancellation of force-placed insurance when it is no longer needed. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify to which loans the Servicing Rules force-placed insurance requirements apply and what insurance types constitute forced-placed insurance</li> <li>• Describe how the Servicing Rules address FDCPA liability pertaining to debt collection</li> <li>• Explain the Servicing Rules' notice requirements for force-placed insurance</li> <li>• Describe the Servicing Rules requirements that pertain to handling force-placed insurance transactions</li> </ul>
<b>Mortgage Servicing: Loan Origination and Servicing Transfers</b>	<p>Covers the disclosure statements and other servicing transfer requirements. Explains why servicers should review their own practices and ability of counterparties to adhere to servicing transfer guidance and regulations. Describes the conditions and processes related to the evaluation of loss mitigation during the transfer of servicing. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify servicing-related requirements and exceptions for federally related mortgage loans</li> <li>• Describe procedures during transfer of loan servicing and requirements for servicing transfer notices</li> <li>• Explain how to handle payments received during transfer of servicing</li> <li>• Identify responsibilities for loss mitigation, notices of error and force-placement of insurance</li> <li>• Describe procedures for continuity of contact and early intervention</li> </ul>

<b>Mortgage Servicing: Loss Mitigation</b>	<p>Covers the conditions for a loss mitigation application receipt and obligations of forbearance and repayment plans, and the requirements for providing a notice of complete application and denial circumstances. Identifies how a determination notice is used for a loss mitigation offer, conditions for acceptance or rejection, and conditional non-home options. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify when loss mitigation rules apply</li> <li>• Describe how a loss mitigation application is reviewed</li> <li>• Explain requirements when evaluating loss mitigation applications and loss mitigation offers</li> <li>• Describe the timing and content of a determination notice for loss mitigation applications and loss mitigation offers</li> <li>• Explain the servicer's obligation for loan modifications and appeals</li> </ul>
<b>Mortgage Servicing: Overview</b>	<p>Provides an overview of the key changes in the new requirements of the topics related to Servicing Rules for the general loan servicing, special protections for loans in delinquency, and general servicer policies, procedures, and requirements. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Discuss modified requirements for several general loan servicing activities</li> <li>• Explain procedural rights and protections for financially distressed borrowers seeking a loan workout or other type of assistance with their mortgage loan</li> <li>• Explain how the Bureau's goals, interpretive ruling and new borrower rights impact the design and execution of compliant servicer policies, procedures, and requirements, as well as and enforcement</li> </ul>
<b>Mortgage Servicing: Payment Crediting and Periodic Statements</b>	<p>Provides an understanding of payment posting requirements, rules related to handling partial and conforming payments, and payoff statement requirements. Describes information the periodic statement must contain related to payments, fees, transactions, contact information for the servicer and housing counselors, and statement timing, form, and content requirements. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the requirements for prompt crediting of payments, partial payments, and payoff requests</li> <li>• Describe periodic statement requirements for special circumstances</li> <li>• Describe the content of a periodic statement</li> <li>• Explain when periodic statements are required and the coupon book.</li> </ul>
<b>Mortgage Servicing: Successors in Interest</b>	<p>Identifies documentation requirements for confirmation of successors in interest status and how to communicate with and treat successors in interest. Identifies RESPA considerations for confirmed and potential successors in interest. Identifies additional considerations for ability to repay, private right of action and UDAAP. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify examples of documentation requirements for confirmation of a successor in interest's status</li> <li>• Describe policies and procedures for communicating with successors in interest</li> <li>• Describe servicer requirements for treatment of confirmed successors in interest</li> <li>• Describe RESPA considerations for confirmed and potential successors in interest regarding error resolution procedures, information requests, and loss mitigation applications</li> <li>• Describe additional considerations for ability to repay, private right of action and UDAAP</li> </ul>
<b>OFAC – Office of Foreign Control</b>	<p><i>Office of Foreign Assets Control (OFAC)</i> provides key information relative to OFAC laws and regulations that are part of bank employees' daily responsibilities. This course explains the overall purpose and background of OFAC. It provides the purpose and use of the sanctions lists, as well as the general guidelines for handling matched names and blocked funds.</p>
<b>Office of Foreign Assets Control (OFAC) for Compliance Professionals</b>	<p>A discussion of the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. The fundamental requirements of a compliance program and the relationship between OFAC and BSA is also covered. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of the Office of Foreign Assets Control and some of the OFAC laws and penalties</li> <li>• Explain who and what is covered by OFAC requirements and other related sanction programs</li> <li>• Describe elements of an OFAC bank compliance program</li> <li>• Explain how OFAC enforces sanctions compliance</li> <li>• Describe additional considerations for banks when developing a sanctions compliance program</li> </ul>
<b>Operational Risk Management</b>	<p>Covers the importance of building and maintaining a strong risk model management framework and the principles of model development. Explains conducting the model validation and how to validate results. Explores types of model controls, maintaining appropriate change controls and how documentation supports an effective model risk framework. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the guidance available on model risk management and the role of the board in model risk policy and oversight</li> <li>• Describe the types of models that are covered under model risk management guidance</li> <li>• Identify areas of a financial institution where models are typically found and information that should be included in an inventory of models</li> <li>• Recognize the factors that should be considered when assessing model risk</li> </ul>

	Describe the principles of model development and training that should be provided prior to model implementation
<b>Oversight and Management of Operational Risk</b>	<p>Explains the principal roles for board of directors and senior leaders when establishing an operational risk governance program. Identifies the importance of effective challenge by the board, risk culture and appetite, three lines of defense, and methods for measuring operational losses, and definition of economic capital. Covers the criteria for key risk indicator (KRI) selection.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the principles of effective operational risk governance and the roles of the board and senior management in overseeing operational risk programs</li> <li>• Identify the elements of an effective operational risk governance program</li> <li>• Describe the three lines of defense approach and its role in establishing effective management and oversight of operational risk across the organization</li> <li>• Identify the methods used in measuring operational risk</li> <li>• Describe criteria for key risk indicator (KRI) selection and best practices in monitoring and reporting operational risk</li> </ul>
<b>Payments and Settlements</b>	<p>Covers specific areas of payment and settlement risk management and effectively managing common types of issues. Addresses common challenges with exception items, closed accounts, restricted accounts, reclamations, garnishments, and seizure orders. Describes areas found to be of higher risk while managing payment returns involving various mobile channels, ACH, wires and others.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify common risks in payments and settlements</li> <li>• Describe payments and settlement risk controls and available resources</li> <li>• Describe common settlement issues and how to manage them</li> <li>• Explain guidelines for managing payment returns</li> </ul>
<b>Physical Security</b>	<p>Explores elements of physical security planning and components for an effective physical security plan to improve the bank's prevention and detection strategy. Addresses cameras, lighting, access control, security design, and vendor risk. Covers areas to review when developing a plan for insider fraud and other manmade threats, like bank robberies.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the care of duty owed to customers and employees</li> <li>• Identify the key components of physical security</li> <li>• Describe the role of the security plan and resources available to assist with establishing an emergency operations plan (EOP)</li> <li>• Identify issues to consider when planning for threats</li> </ul>
<b>Privacy for Customer Contact Personnel</b>	<p><i>Privacy for Customer Contact Personnel</i> explores the everyday privacy issues that customer contact staff are faced with on a regular basis. It covers the existing Right to Financial Privacy Act as well as Regulation P, the newest consumer privacy guidelines resulting from the passage of the Gramm-Leach-Bliley Act. Students will learn the terminology used to discuss the privacy issue, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.</p>
<b>Privacy/Information Sharing for Compliance Professionals</b>	<p>Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the prerequisites that apply to sharing nonpublic personal information (NPI) with nonaffiliated third parties and define key terms included in the Gramm-Leach-Bliley Act (GLBA)</li> <li>• Explain the requirements for sharing information among affiliates, and additional privacy notice requirements and considerations, including alternative delivery requirements</li> <li>• Describe the GLBA Security Guidelines and components included in an information security program and actions banks must take to properly manage and control risk, and the requirements under the Right to Financial Privacy Act for disclosure of financial institution records</li> <li>• Describe key laws and regulations that impact bank marketing strategies and how banks communicate with customers</li> <li>• Explain requirements and definitions of the FTC rule for the Children's Online Privacy Protection Act (COPPA), and the requirements of HIPAA/HITECH Act, including bank products provided to covered entities included under HITECH and financial institution activities that are subject to HIPAA</li> </ul>

<p><b>Real Estate Settlement Procedures Act</b></p>	<p>In <i>Real Estate Settlement Procedures Act (RESPA)</i> students will learn how to identify activities, disclosures, and specific job responsibilities that are required by the Real Estate Settlement Procedures Act (RESPA), one of the many consumer protection laws that govern financial institutions and mortgage lenders. After an overview of the history of the law, its purpose, and the extent of its coverage, the course identifies the RESPA disclosures required at different stages of the home buying process and the importance of each to the customer/borrower.</p> <p>The course also identifies activities specifically prohibited under RESPA and discusses the legal requirements concerning escrow accounts. After completing this course, students will be able to protect themselves, their financial services institution, and, most importantly, the consumers they assist in the home buying process.</p>
<p><b>Recognizing and Preventing UDAAP</b></p>	<p><i>Recognizing and Preventing UDAAP</i> introduces ways to identify and prevent acts or practices that materially increase the risk of consumers being treated in an unfair, deceptive, or abusive manner. This course explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred or is likely to occur given a specific set of circumstances. This course stresses the importance of being able to recognize the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and be able to proactively help your bank avoid UDAAP claims.</p> <p><b>Please NOTE:</b> This course uses the term “UDAAP” (instead of UDAP) throughout the course in order to proactively address the new “abusive” standard under the CFPB’s Title X. Most bank regulators, however, are still examining banks under the old UDAP provisions of Section 5 of the FTC Act—the primary federal law that prohibits unfair or deceptive acts or practices and unfair methods of competition affecting commerce.</p>
<p><b>Reg CC Expedited Funds Availability Act for Compliance Professionals</b></p>	<p>The basic provisions of Regulation CC, which implements the Expedited Funds Availability Act, focusing on the provisions of the regulation that affect customer-contact functions. An overview of the check processing system, Check 21, and remotely created checks is also included</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the types of accounts covered under Reg CC and the verbiage that must be included in a hold notice</li> <li>• Identify items that are subject to next day availability and exceptions to next day availability</li> <li>• Describe the guidelines for using case-by-case holds and exception holds</li> <li>• Describe Reg CC requirements relating to check processing</li> <li>• Identify additional requirements under Reg CC, including disclosure requirements, employee training, and record retention</li> </ul>
<p><b>Reg D Reserve Requirements of Depository Institutions</b></p>	<p>Reserve Requirements (Regulation D) of Depository Institutions focuses on the Regulation D responsibilities of Call Center Representatives, Customer Service Representatives, and Tellers. It lists the Money Market deposit accounts and savings accounts and their restrictions on the type and number of transactions allowed per month, including the May 20th, 2009 changes. This course also explains the Regulation D requirement for financial institutions to follow when clients conduct excessive withdrawals or transfers of funds.</p>
<p><b>Reg D Reserve Requirements for Depository Institutions Act for Compliance Professionals</b></p>	<p>A review of the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the purpose of Regulation D</li> <li>• Identify the key Regulation D requirements for transaction accounts</li> <li>• Explain the restrictions on savings accounts</li> <li>• Describe the requirements and withdrawal penalties for time deposits</li> </ul>
<p><b>Reg DD Truth in Savings Act</b></p>	<p>Truth in Savings Act provides consistency in the way rates and disclosures are provided to clients. This course explains how rate information must be shared with clients, including verbal rate quotes and marketing efforts, and certain trigger terms used in advertising. It identifies what disclosures are required and when those disclosures must be given to clients opening deposit account products. This course also explains when periodic statements should be provided to the consumer and what policies must be in place related to overdraft services.</p>
<p><b>Reg DD Truth-in-Savings Act for Compliance Professionals</b></p>	<p>An introduction to the provisions of Reg DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement and electronic communications are also covered.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe general disclosure requirements under Reg DD</li> <li>• Describe specific account disclosure requirements under Reg DD, including timing of delivery</li> <li>• Explain Reg DD disclosure requirements relating to periodic statements and payment of interest</li> <li>• Describe additional disclosure requirements for overdraft services</li> <li>• Identify advertising requirements under Reg DD, including requirements relating to interest rates and triggering terms</li> </ul>

<p><b>Reg E Consumer Liability</b></p>	<p>Describes the different notification requirements when an unauthorized EFT does or does not involve an access device. Explores the extent of the customer's liability depending on when the bank is notified of the error, and how to recognize and differentiate between an unauthorized transactions as opposed to one that is authorized and not eligible for Regulation E error resolution protections.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe an unauthorized transaction</li> <li>• Explain a consumer's responsibility when reporting an unauthorized transaction</li> </ul>
<p><b>Reg E Consumer Remittances</b></p>	<p>Provides the background and purpose of the rule and the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. Describes the disclosure requirements and the cancellation and error resolution procedures under this rule.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the background behind the remittance rule</li> <li>• Determine the coverage in the remittance rule</li> <li>• Describe the disclosure requirements under the remittance rule</li> <li>• Explain the protections afforded to consumers under the remittance rule</li> </ul>
<p><b>Reg E Disclosure Requirements</b></p>	<p>Describes the disclosures required by Regulation E that let consumers know their rights and responsibilities and about electronic fund transactions they made or have agreed to make. Describes the disclosures that explain what happens when there is a problem with an electronic funds transfer and what reporting obligations consumers have in order to avoid liability. Discusses periodic statement disclosures and those mandated at ATMs. Covers the rules a bank must follow if it decides to provide disclosures in electronic format.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the following Regulation E required disclosures: <ul style="list-style-type: none"> <li>○ Initial Disclosure</li> <li>○ Change in Terms Disclosure</li> <li>○ Terminal Receipts</li> <li>○ Periodic Statements</li> <li>○ Debit Fee Notice</li> <li>○ Error Resolution Notice</li> </ul> </li> </ul>
<p><b>Reg E Electronic Funds Transfer Act for Compliance Professionals</b></p>	<p>An overview of the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E, with examples of dispute resolution application and checklists.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the disclosures required by Regulation E and the penalties, and violations for non-compliance</li> <li>• Define electronic funds transfer error resolution</li> <li>• Explain how to handle inquiries about customer liability</li> <li>• Explain the Regulation E rules pertaining to debit cards and ATM overdraft fees, and fee restrictions and expiration dates on gift cards</li> <li>• Identify the transactions and disclosure requirements covered under the foreign remittance rules</li> </ul>
<p><b>Reg E Error Resolution Requirements</b></p>	<p>Describes the procedures financial institutions must follow after receiving notice from a consumer of an error for an EFT. Covers the time limits for investigations, provisional credit, and notice requirements when a bank determines whether or not an error occurred.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Clarify what is or is not an error for Regulation E purposes</li> <li>• Explain the error resolution timing requirements for the bank</li> <li>• Describe the notification requirements once the investigation is complete</li> </ul>
<p><b>Reg E Gift Cards</b></p>	<p>Describes the amendments to Regulation E made to implement the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Explores the protections for consumers that purchase or use gift cards, and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on the card or with the card.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify the types of gift cards that are and are not covered under Regulation E</li> <li>• Describe the disclosure requirements for gift cards</li> <li>• Explain the provisions for card fees and expiration dates</li> <li>• Describe the disclosure requirements for loyalty, reward, or promotional cards</li> </ul>

<p><b>Reg E Overdrafts</b></p>	<p>Describes the debit cards overdraft rule under Regulation E and what consumer deposit and payroll card accounts are covered as well as the accounts not covered. Explains how the rule prohibits imposing any fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the fee and consented or opted-in. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the debit cards overdraft rule under Regulation E</li> <li>• Identify what is and what is not covered</li> <li>• Explain the opt-in requirements for certain debit card overdrafts under Regulation E</li> </ul>
<p><b>Reg E Overview</b></p>	<p>Explores the types of transactions and services covered under Regulation E, the disclosures required, and the error and liability provisions. Explains the importance of acting promptly when notified by a customer of a potential error or unauthorized transaction. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe background and purpose of Regulation E—what is covered and what is not</li> <li>• Explain the requirements and protections related to access devices</li> <li>• Describe the information disclosures Regulation E requires banks and other card issuers to provide to their customers</li> <li>• Explain the comprehensive Regulation E error resolution process</li> <li>• Describe the other Regulation E protections for customers</li> </ul>
<p><b>Reg E Payroll Cards</b></p>	<p>Describes how Regulation E applies to a payroll card “account” just as it applies to other types of traditional deposit accounts, such as checking and savings accounts. Explains the exceptions, including those that apply to periodic statements and error resolution. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe an overview of the Regulation E requirements for payroll cards</li> <li>• Explain the issuance and restrictions associated with Regulation E for payroll cards</li> <li>• Describe the specific Regulation E requirements associated with payroll cards</li> </ul>
<p><b>Reg E Preauthorized Transfers</b></p>	<p>Explains the requirements to authorize a preauthorized electronic fund transfer from a consumer's account. Describes compulsory use and the stop payment of a preauthorized electronic fund transfer, including notification to the bank orally or in writing. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Define a preauthorized transfer</li> <li>• Clarify the stop payment rules applicable to preauthorized transfers from an account</li> <li>• Explain the disclosure requirements for preauthorized transfers</li> </ul>
<p><b>Reg E Prepaid Accounts</b></p>	<p>Describes how recent Regulation E amendments apply to prepaid accounts and how the amended Regulation Z (Truth in Lending Act) regulates any credit or overdraft features associated with prepaid accounts. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Define prepaid accounts</li> <li>• Explain the special "pre-acquisition" disclosures that must be provided with prepaid accounts</li> <li>• Describe the alternatives to the periodic statement requirement that include related procedures for resolving errors</li> <li>• Explain the requirement for agreements to be provided to the Bureau and posted on websites</li> <li>• Describe how Regulation Z treats prepaid accounts with credit features</li> </ul>
<p><b>Reg O Loans to Insiders for Compliance Professionals</b></p>	<p>The purpose of this course is to provide an overview of Regulation O, Loans to Insiders, including parties and transactions covered under the regulation. The course also includes the “rules” that apply to each class of insider, as well as reporting and recordkeeping requirements. Regulation O helps to ensure the safety and soundness of banks by restricting credit that a member bank may extend to its executive officers, directors, and principal shareholders and their related interests.</p>
<p><b>REG Z</b></p>	<p style="text-align: center;"><u><a href="#">Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals</a></u></p> <p>This course will explain the ability to repay rules for all Regulation Z closed-end mortgages, including the eight minimum underwriting factors and the special circumstances that qualify for transitioning nonstandard to standard mortgages. This course will describe the purpose and qualifications associated with the qualified mortgage rules. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the ability to repay rules for all Regulation Z closed-end mortgages</li> <li>• Explain the purpose and qualifications for the qualified mortgage rules</li> </ul> <p style="text-align: center;"><u><a href="#">Reg Z Adjustable Rate Mortgages</a></u></p> <p>Covers the features, benefits, advantages, and disadvantages of adjustable rate mortgage loans. Discusses Regulation Z disclosure requirements for ARMs. After completing this course, students will be able to:</p>



- Examine why ARMs may or may not be the best option for consumers
- Describe the four components of an ARM
- Identify the disclosure requirements of an ARM

#### Reg Z Advertising

Defines the meaning of “advertisement” under Regulation Z, the meaning of “triggering terms” and discusses the types of disclosures required in various types of loan advertising, including credit cards, mortgages and private higher education loans.

After completing this course, students will be able to:

- Describe general advertising rules that comply with Reg Z
- Explain advertising requirements for closed-end credit
- Examine special rules for closed- end credit advertising for loans secured by a dwelling
- Explain advertising requirements for open-end credit
- Examine special rules for open-end credit advertising for loans secured by a dwelling
- Recognize the special rules that apply to advertising mortgages, private higher education loans, and credit cards

#### Reg Z Closed-End Credit for Compliance Professionals

The purpose of this course is to provide students with an overview of the structure and core requirements of Regulation Z, as well as exercises to aid in complying with the regulation. Students will learn about the closed-end portion of Regulation Z, including key terminology and requirements for disclosures provided before and during loan consummation.

Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.

After completing this course, students will gain a fundamental understanding of Regulation Z Closed-End Credit and learn how to:

- Describe the structure and content of the closed-end portion of Regulation Z
- Explain coverage under Regulation Z
- Calculate the finance charge and amount financed
- Describe the difference between the annual percentage rate (APR) and the interest rate
- Explain the timing and format of early disclosures
- Explain items that must be included with transaction disclosures

#### Reg Z Credit Cards

Includes the key provisions of the CARD Act and how it protects consumers from unexpected interest charges. Requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.

After completing this course, students will be able to:

- Identify the key points in the credit card account rule
- Examine the restrictions of interest rate increases
- Examine the limitations set on fees and penalty interest
- Identify the reasonable due date rules for payment deadlines
- Identify requirements for periodic statement disclosures.

#### Reg Z HELOCs (Open-End Credit)

Explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms, and periodic statements.

After completing this course, students will be able to:

- Define a home equity line of credit
- Explain what disclosures are required and when they must be provided
- Identify the circumstances when lenders are allowed to change the terms of a home equity line of credit
- Understand the requirements for periodic statements

#### Reg Z HOEPA and Higher-Priced Mortgage Loans

Describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. This course explains the underwriting standards, timing and disclosure requirements, escrow, and servicing requirements. It also explains the penalties for violations of these sections of Regulation.

After completing this course, students will be able to:

- Identify the disclosures required and what they include
- Describe the features that are banned from high-rate, high-fee loans
- Examine the impact of laws and regulations and the consequences of non-compliance

- Recognize a HOEPA loan based on price and type of loan
- Recognize an HPML and understand the additional requirements for HPMLs

#### Reg Z Installment and Home Equity Loans (Closed-End Credit)

Describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both.

**Note:** The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

After completing this course, students will be able to:

- Describe the features of closed-end loans and the required disclosures for variable and fixed rate credit
- Describe the features of home equity loans
- Examine the rules and disclosures for home equity loans

#### Reg Z Mortgages

Discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation.

After completing this course, students will be able to:

- Identify the mortgage transfer disclosures under the Mortgage Disclosure Improvement Act (MDIA)
- Describe the rules on mortgage loan originator compensation
- Identify the loan transfer and loan servicer rules
- Examine the Reg Z rules on appraisals

#### Reg Z Non Home Secured

This course discusses types of open-end non-home secured lines of credit other than credit cards. The course reviews disclosure requirements, periodic statement requirements, change in terms notices, payment processing rules, and liability for non-compliance.

After completing this course, students will be able to:

- Explain the account opening disclosures
- Explain the requirements for periodic statements
- Describe change-in-terms notice requirements
- Explain the rules about payments on lines of credit

#### Reg Z Open-End Credit for Compliance Professionals

The purpose of this course is to provide an overview of the structure and core requirements of Regulation Z, as well as exercises to aid in complying with the regulation. Regulation Z, which implements the federal Truth in Lending Act (TILA), promotes the informed use of credit among consumers. Students will learn about the open-end portion of Regulation Z, including history, purpose, coverage, and disclosures. Students will also learn about rules relating to billing errors, crediting payments, credit balances, and advertising

#### Reg Z Overview

This course explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. It explains key terms used in Reg Z and the types of finance charges and items excluded from finance charges.

**Note:** This course is the mandatory prerequisite for all other Reg Z frontline compliance courses.

After completing this course, students will be able to:

- Explain the purpose of Reg Z
- Examine the importance of APR and finance charges, included on the Reg Z disclosure form
- Explain key terms on different parts of the Reg Z disclosure form
- Identify loans made to consumers that are required to comply with Reg Z
- Examine the penalties for non compliance with Reg Z requirements

#### Reg Z Private Higher Education Loans

This course discusses the amendments to Reg Z that apply to any closed-end, non-home secured loan extended expressly, in whole or in part, to be used for post-secondary educational expenses. It discusses the disclosure requirements for such loans and the applicability of the right to cancel.

After completing this course, students will be able to:

- Explain what type of loan qualifies to be a private higher education loan under the Reg Z rules
- Explain what disclosures are required and when they must be provided
- Understand how the right to cancel applies to these types of loans

#### Reg Z Reverse Mortgages

This course defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements.

After completing this course, students will be able to:

	<ul style="list-style-type: none"> <li>• Describe a reverse mortgage</li> <li>• Describe the advantages and disadvantages of a reverse mortgage for some consumers</li> <li>• Identify the disclosure requirements for a reverse mortgage including the TALC rate</li> </ul> <p style="text-align: center;"><u>Reg Z Right of Rescission</u></p> <p>This course explains the reasons for the right of rescission, disclosures required, how to calculate the rescission period and how to answer consumer questions concerning this right. New rules on a consumer's right to cancel a private education loan are also included.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Determine when the rescission period begins and ends</li> <li>• Explain the rescission process to your clients</li> <li>• Answer some common customer questions about the rescission period</li> </ul>
<b>Regulatory Compliance for Front Line Bankers</b>	<p>This course will provide Customer Service Representatives with an understanding of the Regulations that affect their day-to-day job responsibilities. It will explain their work responsibilities with regards to the following regulations:</p> <ul style="list-style-type: none"> <li>• Americans with Disabilities Act (ADA)</li> <li>• Bank Secrecy Act (BSA)</li> <li>• Community Reinvestment Act (CRA)</li> <li>• Electronic Funds Transfers, Regulation E</li> <li>• Expedited Funds Availability Act, Regulation CC</li> <li>• Fair Credit Reporting Act (FCRA)</li> <li>• Office of Foreign Asset Control (OFAC)</li> <li>• Privacy for Customer Contact Personnel</li> <li>• Reserve Requirements of Depository Institutions, Regulation D</li> <li>• Truth in Savings Act, Regulation DD</li> <li>• USA Patriot Act</li> </ul>
<b>Regulatory Exam Management</b>	<p>Focuses on the regulatory examination process and keys for administering the exam process to ensure success. Describes the role and examination approach for different regulatory agencies, establishing responsibilities for bank employees and reducing the impact on bank operations. Covers responding to unfavorable exam results, appeals process and viewing the relationship as a partnership.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain bank and regulatory objectives for examinations</li> <li>• Identify the tools used by regulatory agencies to execute the supervisory process</li> <li>• Describe fundamental components of exam management from the regulatory perspective</li> <li>• Describe fundamental components of exam management from the bank perspective</li> <li>• Identify leading practices for exam management</li> </ul>
<b>RESPA Real Estate Settlement Procedures Act for Compliance Professionals</b>	<p>The purpose of this course is to review the requirements of the Real Estate Settlement Procedures Act (RESPA), including the disclosure requirements and the anti-kickback provisions</p>
<b>Right to Financial Privacy Act</b>	<p>Covers procedures that federal government authorities follow to obtain information from a bank about a customer's financial records and the customer's rights concerning those records. Explains compliance with the RFPA, and how banks must be prepared to respond to the government's request for records and the penalties for noncompliance.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Define the purpose, coverage, and requirements of the RFPA</li> <li>• Describe the different types of financial information requests and procedures for each type</li> <li>• Identify and explain procedure exceptions to the RFPA and when they are necessary</li> <li>• Describe the impact on your financial institution regarding recordkeeping and compliance</li> </ul>
<b>Risk and Control Self Assessment</b>	<p>Explains the risk and control self assessment (RCSA) process and its role in a bank's risk culture. Covers establishing the primary objectives of the RCSA process, identifying risks and appropriate control environment, determining relative priorities, and the overall purpose and benefits of an RCSA.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Define operational risk, identify control frameworks, and describe the purpose and benefits of conducting a risk and control self-assessment (RCSA)</li> <li>• Identify considerations for effective implementation of the RCSA</li> <li>• Describe approaches for assessing and prioritizing risks</li> <li>• Describe methods for managing and controlling risks</li> <li>• Identify techniques and resources to gather data, perform the RCSA, and monitor and report results</li> </ul>

<p><b>Robbery and Bank Security</b></p>	<p><i>Robbery and Bank Security</i> provides the tools needed to handle the most common security situations — an essential part of every bank employee's job. In the course, students will learn the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threat, active shooter incidents, and fire. Students are presented with some typical behaviors of con artists and given guidelines to follow if they suspect a potential con artist or financial scam. It also reviews daily bank security routines to ensure their own physical safety, as well as the safety of coworkers and customers. This course concludes with a discussion about the personal responsibility of employees to practice ethical behavior.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate appropriate behavior before, during, and after a robbery</li> <li>• Respond to bomb and kidnapping threats, active shooter incidents, and fire in a safe manner</li> <li>• Recognize potential con artist behavior</li> <li>• Demonstrate safe daily routines</li> <li>• Practice ethical behavior</li> </ul>
<p><b>S.A.F.E Act – Secure and Fair Enforcement for Mortgage Licensing Act</b></p>	<p>The S.A.F.E. Act - Secure and Fair Enforcement for Mortgage Licensing Act explains the purpose of the S.A.F.E. Act and the core elements of the "mortgage loan originator" position. The student will acquire a working knowledge of what activities define a mortgage loan originator, the registration requirements, and the use of the MLO unique identifier. <i>NOTE: This course is written specifically for the purpose of training front-line Mortgage Loan Originators (MLOs) who are employed by financial institutions covered by the provisions of the S.A.F.E. Act. It does not cover the specific requirements for MLOs who must be state licensed and registered.</i></p> <p>Bank compliance managers or those administering the MLO registration process will need additional details not covered in this course. In addition, the course does not discuss the de minimis exception on the assumption that employees of those banks whose mortgage activities are too small to be subject to the S.A.F.E. Act, will not view this course.</p>
<p><b>Servicemembers Civil Relief Act</b></p>	<p>Covers specific SCRA requirements for banks such as interest rate relief and foreclosure protections offered to military personnel. Explains the rights of the borrower under these laws, and the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe the background and purpose of the SCRA</li> <li>• Describe the rights of a borrower under the SCRA</li> <li>• Describe how the Fair Credit Reporting Act (FCRA) fits with the Servicemembers Civil Relief Act</li> </ul>
<p><b>Servicemembers Civil Relief Act (SCRA) for Compliance Professionals</b></p>	<p>The purpose of this course is to help students learn about the provisions of the 2003 <b>Servicemembers Civil Relief Act</b> which defines the rights and obligations afforded to military personnel and their families, along with subsequent regulatory updates.</p> <p>Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete the course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.</p> <p>After completing this course, students will gain a fundamental understanding of SCRA including:</p> <ul style="list-style-type: none"> <li>• The provisions governing financial services including: <ul style="list-style-type: none"> <li>▪ Limits on foreclosure and eviction</li> <li>▪ Interest rate caps on loan</li> <li>▪ Prohibitions on credit reporting</li> <li>▪ Termination of leases and installment contracts</li> </ul> </li> <li>• Which military personnel are covered by SCRA and the documentation they require</li> <li>• The regulations governing mortgage servicing, modification and foreclosure, and modification requirements for existing balances on credit cards and installment loans</li> </ul>
<p><b>Sexual and Workplace Harassment</b></p>	<p>Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Describe what situations constitute workplace harassment</li> <li>• Describe guidelines to use to report incidents of harassment</li> </ul>
<p><b>Telephone Consumer Protection Act (TCPA)</b></p>	<p>Describes the technology included in an auto-dialer and types of prohibited phone calls. Teaches the FCC interpretation of prior express consent and exceptions to the Telephone Consumer Protection's (TCPA) prior consent requirements and disclosures. Identifies requirements of the National Do Not Call Registry and distinctions between the TSR and the TCPA.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the TCPA's coverage, rules, and exemptions</li> </ul>

	<ul style="list-style-type: none"> <li>Describe the TCPA's consent requirements and their application to calls, ported and reassigned numbers, texts, and faxes</li> <li>Describe the requirements of the Do Not Call Registry and the differences between the Telemarketing Sales Rule (TSR) and the TCPA</li> </ul>
<b>TILA-RESPA Integrated Disclosures</b>	<p>This course explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules. This course provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. This course emphasizes factors to comply with TRID rules regarding restrictions on fees, misaligned mortgage rules, and timing requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Describe the purpose of the new TILA-RESPA Integrated Disclosure rules and identify the types of transactions that are covered under the TRID rules and which are not covered</li> <li>Explain the timing requirements for providing the Loan Estimate (LE) and when a revised LE is required and when it is allowed</li> <li>Recognize the tolerance variations for three categories of fees</li> <li>Explain the timing requirements for providing the Closing Disclosure (CD) and when a revised CD is required and when it is allowed</li> <li>Identify important considerations for complying with TRID rules</li> </ul>
<b>UDAAP Unfair, Deceptive or Abusive Acts or Practices for Compliance Professionals</b>	<p><b>Unfair, Deceptive or Abusive Acts or Practices for Compliance Professionals</b></p> <p>The purpose of this course is to provide students with a better understanding of the emerging compliance risk area of <b>Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)</b> by examining recent regulatory advisories and cases for financial institutions, policy statements and litigation that comprise the framework of this regulation. Students will learn through combination of instructor videos, exercises, readings, glossaries, self-assessments and more. Students will complete each course with a final exam to earn Certified Regulatory Compliance Manager (CRCM) credits.</p> <p>After completing this course, students will gain a fundamental understanding of UDAAP, and learn how to:</p> <ul style="list-style-type: none"> <li>Describe the background of UDAAP law</li> <li>Recognize unfair, deceptive, and abusive acts and practices</li> <li>Identify proactive steps that you can take to avoid UDAAP violations</li> </ul> <p>Explain how you can help your bank avoid UDAAP claims</p>
<b>Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)</b>	<p>The Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG) focuses on denying commercial customers that operate online gambling entities access to bank accounts. The course concentrates on commercial account opening and the steps necessary to assess the risk of unlawful Internet gambling transactions being conducted through a commercial loan or deposit account. Other portions of the course outline requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations. The law is implemented through Federal Reserve Regulation GG.</p>
<b>Vendor Risk Management</b>	<p>An overview of the risk considerations associated with the selection, engagement, oversight and termination of vendors by a bank, and a perspective on the current regulatory expectations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> <li>Know why financial institutions use third parties and the typical services provided</li> <li>Understand typical risk areas and the regulatory content</li> <li>Outline the methodology for risk categorization</li> <li>Describe the stages in the vendor relationship life cycle</li> </ul> <p>Identify documentation and record keeping requirements</p>