



Strategies for Creating Success



June 4, 2024



Why CFTEA? It is a good question. There are many learning and development options. As a non-profit, CFTEA is dedicated to providing accessible training with high student experience ratings. At no point do we provide canned training options and just move on. Our focus is centered on organizations, their employees, our students, and strengthening our communities through workforce/workplace development.

To do that we work directly with subject matter experts to gain insight and direction into the content of our certificates, diplomas, and the courses that make them up. Trust is at the center of any partnership with our non-profit.

Platinum
Transparency
2024

Candid.

Five years in a row! CFTEA has received the 2024 Platinum Transparency designation from Candid, a national non-profit accountability organization. *Why does this matter?* Because CFTEA has been reviewed nationally regarding finances, board governance, and mission. Less than 1% of all nonprofit organizations in the United States are awarded the Platinum Seal of Transparency, and CFTEA is very pleased to be part of that elite group.



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CFTEA: Investing In Your Success

Mission

The Center for Financial Training and Education Alliance (CFTEA) strives to empower students to achieve their goals, support organizations to realize success and strengthen communities to create positive change by delivering specialized, relevant and accessible educational programs.



CFTEA Is a Local ABA
Training Provider

CFTEA is guided by a volunteer board of directors interested in giving back to the next generation in the workplace. They are truly impactful career champions!

Connect With CFTEA

CFTEA Office:

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info@cftea.org | 1.888.366.3242



Tammy Perkins with CFTEA for
over 20 years!
Learning Engagement
Specialist
Tammy@cftea.org



Community National Bank, 2023

Your Trusted Partner in Transforming Organizational Performance

The Center for Financial Training and Education Alliance (CFTEA) provides opportunities to individuals and teams to help organizations unlock business value by optimizing individual, team and organizational performance. With over 25 years as a non-profit in the learning and development field, CFTEA is a partner of choice for business growth, employee recognition and advancement. CFTEA has a reputation for providing high quality programs taught by subject matter experts with years of real-world experience. Our various programs, certificates and diplomas can be personalized to address unique client challenges, provide career pathing, reinforce culture and provide the greatest experience for students and organizations while delivering material locally or virtually.

Why Choose CFTEA?

Flexible Solutions

Our vast selection of course offerings across various program areas can be tailored to create a learning solution that best meets your organization’s unique needs. Our personalized approach to each interaction allows us to deliver the right solution every time.

Collaborative Approach

We provide relevant, actionable and practical solutions tailored to address the challenges specific to each organization. Our partnership with learning and development areas allow for the ability to address gaps to ensure we are targeting the right goals with measurable results

Trusted Partner

We have been training financial institutions and businesses as a non-profit for more than 25 years. Our origin started in 1926 – almost 100 years ago! CFTEA is a valued partner that is more than just another training vendor as most of our client relationships span decades.

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Bookmark the [cftea.org News page](https://cftea.org) and sign up for the bi-weekly CFTEA newsletter for the latest information related to courses, career development, and the learning community.

Multiple delivery channels allow CFTEA to provide a flexible approach to personal and professional development. Our goal is to leverage technology and content combined with an engaging experience to provide online interaction and learning that equals or exceeds those taught in a live environment.

In House ([More details on Page 15](#))

Would you like the ability to provide live or video conferencing options to employees from just your organization? Material from live classes can be customized and presented in-house by your own employees at a lower cost. How does that work? [Ask us and we're happy to give more details.](#)

Instructor Led Online

ILO courses are substantially more expensive than CFTEA Virtual Classrooms or Guided Learning options. Each week students receive an online assignment. The assignments may include reading a chapter in your text, completing an assignment to post on the discussion board, taking a self-check test, or collaborating with other students using discussion boards and other engagement methods. Students are expected to keep pace with the course syllabus. An instructor is available to answer questions..

Guided Learning ([Courses on Page 12](#))

Want the most flexible learning option? If you find attending live classes difficult with your busy schedule, Guided Learning is a powerful option. Each Guided Learning class has a dedicated instructor that is available to answer questions on the material. A suggested syllabus is provided to support student time management at their own pace. Upon registering for a Guided Learning class any needed textbook is mailed to the student. Access to additional course materials on CFTEA Workplace is provided. On the CFTEA Workplace site, everything needed to complete the course including downloadable versions of the activities are provided. Open book exams will be taken on the CFTEA Workplace site and may be taken from any computer. With Guided Learning you are free to work at your own pace on your own time.

Live

Live training options provide face-to-face classroom interaction and networking at a location near you. Students attend in-person at a specified location and time.

[Self-Paced eLearning](#)

Self-Paced eLearning topics provide accessibility at a time that works best for a student and provides a high quality experience. These may include mobile access to learning on the go.

Seminars/Programs

Various seminars are available in person or through Zoom throughout the year based on requests and instructor availability. Seminars allow for live, small group discussions on highly specialized topics.

[Virtual Classroom \(Courses on Page 13-14\)](#)

CFTEA Virtual Classrooms provide a live classroom experience within a video conferencing environment. Experience engaged learning with the convenience of attending anywhere with an Internet connection. Access to a device with a webcam and microphone is preferred. With a set date and time, students interact by preparing homework assignments for discussion and ask instructors topical questions to further learning.

[Webinars](#)

If you've found a webinar, CFTEA can usually provide it. Purchasing Webinars through CFTEA directly supports nonprofit program and course development. This type of training program combines the clarity of a conference call with the interactions of online presentations. With video sharing ability, an entire room or organization of attendees can participate at the same low cost.

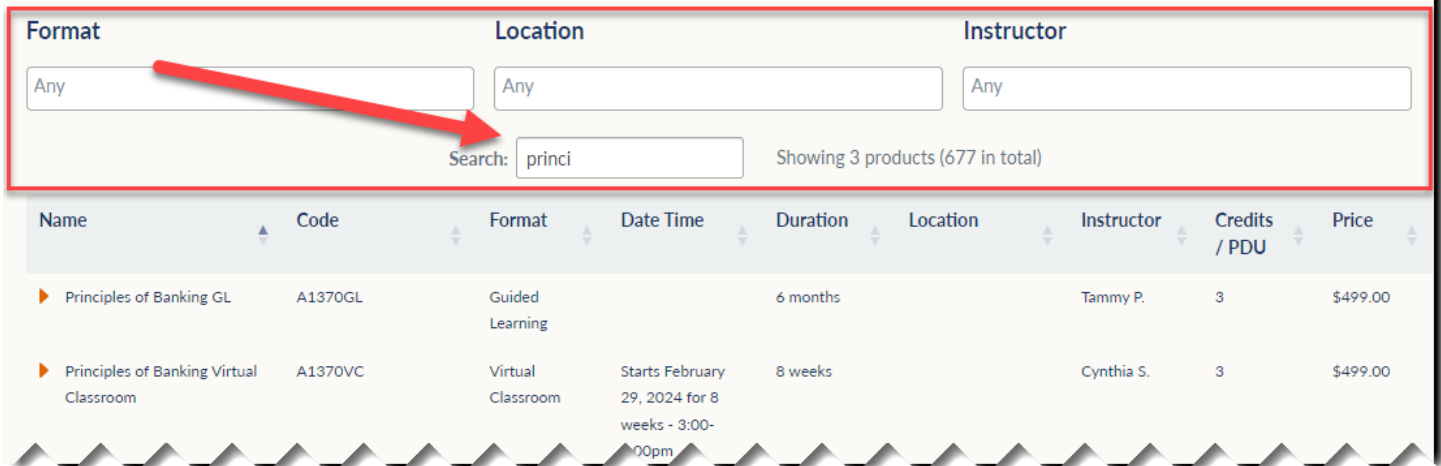
Unable to attend at the scheduled time? Programs are available for playback at a time that convenient for organizations and their employees. [Ask us and we're happy to give more details.](#)

Search Our Full Course Listings

Find over 600 courses easily searchable through the [cftea.org website](https://cftea.org). Discover the power to filter the list by course format, instructor, location, or by typing in a portion of the course name. Tags continue to be added to aid in finding content based on search words.

Search All Our Courses

We offer over 600 courses across 7 categories. Use the search box to the right to quickly and easily find what you are looking for. Search by course name, code, instructor, format, or any part of these.



Name	Code	Format	Date Time	Duration	Location	Instructor	Credits / PDU	Price
▶ Principles of Banking GL	A1370GL	Guided Learning		6 months		Tammy P.	3	\$499.00
▶ Principles of Banking Virtual Classroom	A1370VC	Virtual Classroom	Starts February 29, 2024 for 8 weeks - 3:00-00pm	8 weeks		Cynthia S.	3	\$499.00

[Example Above: Searching Principles of Banking]

Want to explore beyond the [career path page](#)? Gain instant access to and full filter and search capabilities to our website—cftea.org. Click on course information to gain course descriptions and more!

[Online Companion Video: [Visual Course Search Demo](#)]

Orders completed through our website also provide automatic tracking for when a student is set up and/or materials are sent.

Questions? [Please contact us at the CFTEA office and we are happy to provide personalized guidance for accessible options.](#)

Career Paths

Career paths have been developed for a variety of positions within today's business world. These career paths are suggestions for growth provided to managers, students and human resources a guide on educational goals within a current role or new career. Our career paths have been directly developed by subject matter experts and our education committee. Research details on our [Career Paths](#), located under Academics on our website.

- Accounting
- Administrative Assistant
- Business
- Business Analysis
- Call Center / Customer Care
- Career Development
- Cash Management / Merchant Services
- Commercial Lending
- Commercial Loan Assistant
- Commercial Loan Underwriting
- Commercial Portfolio Manager
- Compliance
- Consumer Lending
- Credit Analysis
- Data Analytics
- Deposit Operations / Services
- Digital Banking
- Entrepreneurship
- Facilities
- Human Resources
- Information Technology
- Leadership / Management
- Learning and Development
- Loan Collections
- Loan Operations / Servicing
- Marketing
- Non-Profit Management
- Personal Enrichment
- Residential Mortgage Lender
- Residential Loan Processing
- Residential Loan Underwriting
- Retail Branches
- Small Business Management
- Trusts / Wealth Management

Why Employee Education Is A Business Priority

Aside from company perks and monetary compensation, today's top talent looks for employers that enable them to learn and grow professionally. **A recent LinkedIn report noted that 94 percent of workers would stay at a company longer if they had more access to employee education and learning opportunities. Less than 2 percent of employees actually take advantage of them.** While employee education is not a new concept, it is clear that it opens doors. These opportunities provide tangible benefits which extend from the personal to the organizational and into the societal level. Employees with access to learning opportunities that develop skills, grow their knowledge, and advance their careers see personal and organizational benefits. Successful organizations view employee education as a strategic investment that's measurable and delivers a return—not a costly perk or benefit.

Transfer Course Equivalencies



Let CFTEA Help You Reach Your Goals

Stretch training dollars further by transferring other training. Reach certificate and diploma goals quicker by transferring education already completed!

Examples:

- Teller Training
- Compliance Courses
- Prior Experience
- Internal / External Training

[Reach out to the CFTEA office for training to be evaluated and compared against CFTEA award requirements.](#)

As a Non-Profit, CFTEA Gives Back To Our Learning Community for Accessible Education

CFTEA is unique in providing free content. In 2023-2024, the number of free courses, workbooks, board training, and exam retakes equaled:

Content: 145

Returned Value: \$18,848



Certificate, Diploma and Certification Programs

The Center for Financial Training and Education Alliance (CFTEA) provides industry and nationally recognized certificates, diplomas and certifications to help professionals advance through the mastery of specific competencies. By covering foundational concepts with job focused tools and knowledge, employee effectiveness is enhanced. Students walk away equipped with specialized skills that build experience and confidence allowing for significant contributions to their career and organization.

Through our alliance with over twenty national education partners, CFTEA brings together the best learning experiences and material to offer accessible, quality experiences. This unique approach allows organizations and professionals who are looking for an educational career path, certificate, diploma or certification program to receive national recognition that supports their development from the best in the nation.

The CFTEA Custom Experience

What is important to your organization? For many, especially those with limited training budgets, focusing in on the right type of learning and development that will empower and advance your team is critical. *All of our courses, certificates, diplomas and certifications can be customized and include aspects of your internal training to provide a truly unique experience, unlike any other.* Choose from our library of existing courses or the material can be customized to fit your organizational needs and approach.



Certificates and Certifications

Business Skills

Accounting
Administrative Assistant
Asset Management
Assistant Branch Manager
Bank Financial Management
Bank Solutions Provider
Bookkeeper (Coming 2025)
Branch Manager
Branch Manager Bootcamp
Call Center / Customer Care
Cash Management
Certified Modern Banking Representative
Certified Modern Branch Professional—Level 1
Certified Modern Branch Professional—Level 2
Customer Service Representative
Data Analytics
Deposit Operations
Deposit Operations Fraud Detection
Digital Banker
Digital Marketing
Diversity & Inclusion in HR Management
Emergency Management
Entrepreneurship
Essentials of Success
Evolving Professional
Fiduciary Relationship Management
Foundational Bank Marketing
Foundations in Banking
Front-Line Fraud Detection
General Business
Human Resource Management
Integrated Wealth Planning and Advice
Introduction to Business Analysis
Modern Workforce
Non-Profit Management
Organizational Behavior
Personal Banker
Professional Speaking
Professional Writing
Sales Essentials
Small Business Banker
Small Business Management
Trust Administration
Universal Banker

Compliance

BSA and AML Compliance
Compliance Essentials
Deposit Compliance
Fiduciary Risk & Compliance Management Skills
Financial and Credit Risk Management
Fraud Prevention for BSA Department
Lending Compliance
Mortgage Lending Compliance
Operational Risk Management
Risk Management Frameworks

Leadership, Managerial &

Supervisory

Finance Essentials for Managers
Introduction to Leadership
Leadership for Women in Business
Management Skills
Modern Manager
Modern Supervisor
Professional Team Leader / Supervisor
Project Management
Project Management for Teams
Project Management Team Leadership
Supervisor / Team Leader
Wharton Emerging Leaders: Advanced Leadership

Learning and Development

Online Learning
Modern Classroom Certified Trainer (MCCT)

Lending

Business & Commercial Lending
Commercial Loan Assistant
Commercial Lending Underwriting
Commercial Portfolio Manager
Commercial Real Estate Lending Decision Program
Consumer Lending
Loan Collections
Loan Servicing
Residential Loan Processing
Residential Loan Underwriting

Certificates & Certifications / Diplomas

Lending

Residential Mortgage Fraud Detection
Residential Mortgage Lender
Residential Mortgage Lending
Small Business Lending & Selling Skills

Professional Skills & Special Topics

Advanced Professional Development
AGILE Project Management
Certified Health Savings Professional (CHSP)
Certified IRA Specialist I (CIS I)
Conflict Management
Core Concepts and Ethics for Fiduciary Advisors
Creativity and Innovation

Technology & Business Software

CompTIA A+
CompTIA Cybersecurity Analyst (CySA+)
CompTIA Network+
CompTIA Security+
Cybersecurity
ITIL 4 Foundation Certificate (AXELOS)

Business Skills Diplomas

Accounting
Administrative Assistant
Advanced Financial Services
Assistant Branch Manager
Bank Marketing
Bank Operations
Call Center / Customer Care
Cash Management
Deposit Operations
General Banking
Human Resources
Universal Banker

Learning & Development Diplomas

Adult Educators Diploma

Lending Diplomas

Business Banking and Commercial Lending
Commercial Loan Assistant
Commercial Portfolio Manager
Consumer Lending
Credit Analyst
Financial Lending
Loan Collections
Loan Servicing
Residential Loan Processing
Residential Loan Underwriting
Residential Mortgage Lending

Leadership, Managerial &

Supervisory Diplomas

Supervision

Our Guided Learning courses have gotten even better over time!

- Looking for that course format with the most flexibility and your own dedicated instructor?
- Would you like to have instant access to an online companion site for course information and assessments without additional scanning, paper or postage?
- Would you like to complete a wide range of courses that work with your schedule?

If so, [Guided Learning is an excellent choice!](#)

Guided Learning

Flexible Option for Busy Professionals

Explore the CFTEA library of options that support your career goals at a time that is convenient for you.



cftea.org

[*Accounting, Financial*](#)

[*Analyzing Financial Statements*](#)

[*Business Math*](#)

[*Consumer Lending*](#)

[*Front-Line Fundamentals*](#)

[*Human Relations*](#)

[*Legal Foundations in Banking*](#)

[*Management*](#)

[*Money and Banking*](#)

[*Quality Service*](#)

[*Speaking for Success with Impact & Authority*](#)

[*Supervision*](#)

[*Understanding Banking Products*](#)

[*Verbal Communication*](#)

[*Accounting, General*](#)

[*Banking Today*](#)

[*Commercial Lending*](#)

[*Deposit Accounts and Services*](#)

[*Fundamentals of Real Estate Appraisal*](#)

[*Human Resource Management*](#)

[*Loan Collectors Training*](#)

[*Marketing*](#)

[*Principles of Banking*](#)

[*Residential Mortgage Lending*](#)

[*Statistics*](#)

[*The Leadership Experience \(Coming 2025\)*](#)

[*Written Communication*](#)

*Italicized courses may be directly applied to the Bachelor's Degree in Business Administration or another degree. (See pages 30-32)

Virtual Classroom Spotlight

Our Virtual Classrooms combine the personal interaction of a live class with the convenience of attending a class anywhere. [View the entire listing on our website](#) or click on the course to gain more information.

[Adobe Acrobat DC: Beyond the Basics](#)

[ITIL 4 Foundation Certificate](#)

[Adobe Acrobat DC: Creating Interactive Forms](#)

[ITIL 4 Specialist Create, Deliver, Support](#)

[Adobe Acrobat DC: Polishing and Protecting PDFs](#)

[ITIL 4 Specialist Drive Stakeholder Value](#)

[Branch Manager Bootcamp: The Evolving Role of the Branch Manager](#) ★

[ITIL 4 Specialist High Velocity IT](#)

[Calming Upset Customers](#) ★

[ITIL 4 Strategic Leader: Digital IT Strategy](#)

[CompTIA Cybersecurity Analyst \(CySA+\)](#)

[ITIL 4 Strategist: Direct, Plan, and Improve](#)

[CompTIA Network+](#)

[Legal Foundations in Banking](#) ★

[CompTIA Security+](#)

[Outside Calling School](#) ★

[CompTIA Servers+](#)

[Principles of Banking](#) ★

[Written Communication](#) ★

Virtual Classroom Spotlight

[Calming Upset Customers with Jessica Bollotta](#)

Looking for a live learning option newly added to CFTEA awards? This course is a valuable investment for businesses and individuals alike. By equipping employees with the skills and knowledge to handle difficult interactions effectively, [Calming Upset Customers](#) can contribute to a more positive and productive work environment, improved customer relationships, and ultimately, a stronger bottom line.

[Course runs Wednesday October 2, 2024 3pm—5:00 pm. or Tuesday, October 8, 2024, 6pm—8:00pm. Sign up today!](#)

“I plan to utilize many of the tools, tips and tricks provided through this course!”

“I found my CFTEA course to be very helpful and eye opening. I feel empowered to ask the right questions and hone my listening skills. So informative! I’m glad I took it.”

“I believe my CFTEA course will help me protect and educate my customers, friends and family!”

Virtual Classrooms and Awards Catalog

Featured

Legal Foundations in Banking Virtual Classroom

**Gain Industry Insights
with Nancy Hines**

Gain understanding of the underlying legal structure in the banking industry and how it applies to your role at a financial institution.



Starts Wednesdays,
October 2, 2024 for 8 weeks

[Click to Learn More!](#)

cftea.org

Featured

Principles of Banking Virtual Classroom

**Connect the pieces and see how
your role connects to a larger world
with Cynthia Stuart**

Principles of Banking is a foundational course that supports career understanding. Every employee of a financial institution benefits from understanding how they are part of the overall business.



Starts Thursdays,
October 17 for 8 weeks!

[Click to Learn More!](#)

cftea.org

Featured

Written Communication Virtual Classroom

**Enhance Your Writing
with Nancy Hines**

Deliver communication that is clear, concise, well-organized, and successful. Receive individual feedback on your writing and grammar to enhance your professionalism.



Starts Tuesdays,
October 22 for 8 weeks!

[Click to Learn More!](#)

cftea.org

Gain individual feedback and guidance to enhance your writing.

Key Topics:

- How to spend less time writing
- Strategies to organize your message
- Follow acceptable e-mail protocol
- Gain grammar insights and practice

Typographical errors and vague information can cause an appearance of unprofessionalism or misunderstandings.

[Join Nancy and implement techniques to effectively improve your writing with customers and co-workers.](#)

Custom In House Option

Interested in:

- Stretching your training budget dollars with greater accessibility to courses?
- Access to instructor materials at no charge?
- Incorporating your organization's policies, procedures, and culture into source material without recreating content?
- Engaging and retaining employees, enhancing confidence, and building a powerful team?
- Actively recognizing employee growth and initiative?
- Building an education culture at your organization?

CFTEA enables organizations to share the knowledge and empower a whole new generation of employees with confidence, insights, and real-world understanding of the banking industry. All this at a fraction of the regular price. (\$60 a student plus materials for shorter classes and \$90 a student plus materials for 3 credit classes.)

[Contact the CFTEA office](#) today to find out how your organization and employees can benefit from this unique solution and what is required to gain approval as a CFTEA instructor.



CFTEA Courses (Self Paced or Ask About In House Availability)

- 3-Credit ABA & CFTEA Courses
- [A Step-by-Step Guide to Repairing Your Credit](#)
- [Adapting Your Leadership Style](#)
- [Art of Influencing Others](#)
- [Assertiveness Skills](#)
- [Automated Clearing House \(ACH\)](#)
- [Balancing Priorities](#)
- [Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork](#)
- [Behavioral Interviewing](#)
- [BSA for Operations](#)
- Ethical Issues for Bookkeepers (Coming 2025)
- [Business Etiquette for Supervisors](#)
- [Business Telephone Skills](#)
- [Calming Upset Customers & Coworkers](#)
- [Cash Management Services](#)
- [Challenging Negative Attitudes](#)
- [Coaching for Development](#)
- [Consumer Credit Reporting, Credit Bureaus, Credit Scoring & Related Policy Issues](#)
- Consumer Credit Products
- [Contributing to a Respectful Workplace](#)
- [Creating a Culture of Ownership & Responsibility](#)
- [Creating Chemistry in Teams](#)
- Creating Psychological Safety at Work (Coming 2025)
- [Creative Problem Solving](#)
- [Critical Thinking Skills](#)
- [Cultural Competency](#)
- [Dealing with Distractions](#)
- [Delegating for Growth](#)
- [Developing Positive Work Relationships](#)
- [Developing Your Direct Reports](#)
- [Diversity Awareness](#)
- [Effective Presentation Skills](#)
- [Effectively Managing Stress in the Workplace](#)
- [Emotional Intelligence](#)
- [Employee Engagement](#)
- [Engaging Adult Learners](#)
- [Essential Online Chat with Customers](#)
- [Essentials of Project Management](#)
- [Essentials of Workplace Conduct](#)
- [Ethics in the Workplace](#)
- Exploring P2P and Digital Payments
- [Fair Lending Overview](#)
- [Fighting Fraud: Top Scams Targeting Our Nations Seniors](#)
- [Finding Your Way by Finding Your Why](#)
- [Flood Insurance](#)
- [Frauds, Scams, and Cons](#)
- [Frontline Fundamentals](#)
- Fundamentals of Bookkeeping (Coming 2025)
- [Fundamentals of Consumer Lending](#)
- [Fundamentals of Mortgage Lending](#)
- Fundamentals of QuickBooks Online (Coming 2025)
- [Fundamentals of Small Business Banking](#)
- [Fundamentals of Strategic Planning](#)
- [Handling Challenging Behaviors in the Workplace](#)
- [Handling Workplace Conflict](#)
- [Home Equity \(Open End Credit\)](#)
- [How To Make Yourself a Valued Professional](#)

CFTEA Courses (Self Paced or Ask About In House Availability)

- [Increasing Your Financial Intelligence](#)
- [Instant Messaging in the Workplace](#)
- [Introduction to Analyzing Financial Statements](#)
- [IRA Fundamentals](#)
- [Keys to Successful Mentoring](#)
- [Leadership Fundamentals](#)
- [Leading Others Through Change](#)
- [Learning to Manage](#)
- [Managing Remote Employees](#)
- [Managing the Work of Your Direct Reports](#)
- [Managing Emotions in Times of Stress & Uncertainty](#)
- [Managing Up](#)
- [Managing Your Time at Work](#)
- [Meaningful Recognition for Today's Workforce \(Coming 2025\)](#)
- [Meetings That Work](#)
- [Meeting Minutes That Matter](#)
- [Modern Supervisor Program](#)
- [Mortgage Fraud and Ethical Behavior](#)
- [Mortgage Fraud Detection, Reporting & Prevention](#)
- [Motivating Employees to Be Their Best](#)
- [Navigating Difficult Conversations](#)
- [Onboarding New Employees](#)
- [Ongoing Performance Development](#)
- [Organizational Trust](#)
- [Productive Work Habits](#)
- [Purposeful Relationship Building: Keeping Customers Engaged](#)
- [Reach Your Goals](#)
- [Resilience in Challenging Times](#)
- [Responding to an RFP \(Request for Proposal\)](#)
- [Safeguarding Customer Information and Nonpublic Areas](#)
- [Servant Leadership](#)
- [Solid Business Writing](#)
- [Staying Focused: Handling Change & Uncertainty in the Workplace](#)
- [Steps to a Powerful Personal Brand](#)
- [Supervisor Communication Skills](#)
- [Supporting PCI Essentials for Business Customers](#)
- [Taking Initiative](#)
- [Talk Like a Leader](#)
- [Team Excellence](#)
- [The Business of Listening](#)
- [The Purpose Project: Fearlessly Find and Foster Your Life](#)
- [Top 10 Financial Habits That Matter The Most](#)
- [Toughest Supervisor Challenges](#)
- [Transformational Leadership](#)
- [Transforming Key Areas of Your Life](#)
- [Understanding Budgets and Financial Reports \(Coming 2025\)](#)
- [Understanding Generational Differences](#)
- [Understanding SBA Eligibility & Loans](#)
- [Upping Your Professional Game Bundle](#)
- [Why We Struggle with Tough Decisions](#)
- [Wire Transfers](#)
- [Working Effectively with Co-Workers](#)
- [Your Role as a Facilitator](#)
- [Your Role as a Professional Banker](#)

COMING 2025

Guided Learning: The Leadership Experience **\$ 499.00**

Master critical leadership skills and gain an understanding of the theory needed to become an effective leader in today's turbulent times.

This course is approved for St. Joseph's College Credit.

NEW

The Leadership Experience



NEW



Bookkeeper Certificate **\$ 799.00**

Bookkeeping was among the top 20 careers in the 2021 U.S. News Best Jobs Report.

This robust certificate covers accounting fundamentals, QuickBooks, Ethical Issues for Bookkeepers, Budgets, and Financial Reports, as well as much, much more!

Introducing

2025 Training Conference & Expo



Go beyond a limited audience! Gain SHRM credits! Discover a new experience and the latest in adult learning and development from across the United States. For over 45 years, learning experts and professionals from all industries and experience levels have come together to learn real-world best practices at the annual Training Conference & Expo. Produced by Training magazine, the conference is the training industry's leading event to develop yourself and your team. Sessions give attendees the very best in skill-building content, covering train-the-trainer essentials (design, development, delivery, management, evaluation and measurement), eLearning, behavioral analytics, emerging technologies, and more. Attendees can also attend in-depth pre-conference Certificate Programs.

BOOK EARLY! As a CFTEA member, you can save \$150 off the 3-Day Conference & Expo fee with discount code: CFTEA.

This discount may be used on top of the Early Bird rates for a potential \$450 savings!

Training 2025 Conference & Expo • February 17-19, 2025 • Orlando, FL

Learn more at: <https://cftea.org/product/training-conference-expo/>

Disney's Coronado Springs Resort is the venue and hotel for Training 2025. Registration and hotel reservations open August 2024.

Learning on the Go!

The CFTEA Global Workplace Skills Library of audiobooks combines an entire library for one price. This is not a subscription. Many of the titles include exclusive eBook content as a supplement.

Current Titles Include:

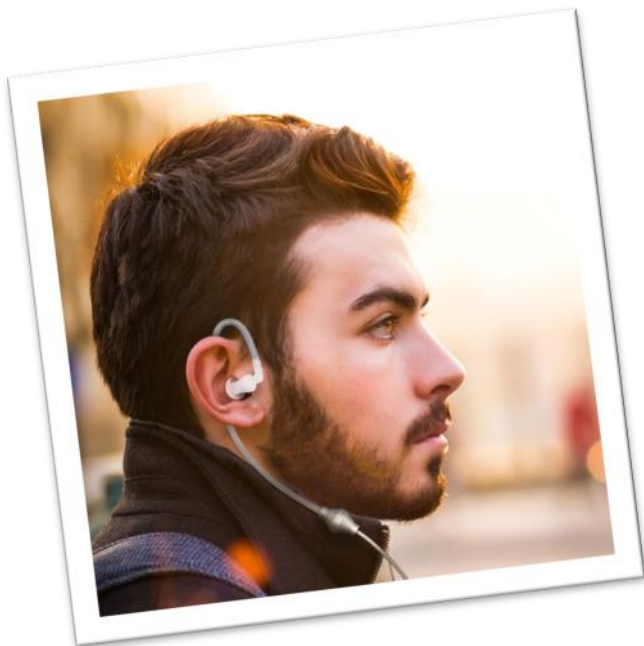
- Building Confidence and Assertiveness
- Beating Burnout
- Gratitude Journaling
- Improving Mindfulness
- Increasing Your Happiness
- Pain Points: Delegation
- Pain Points: Distractions at Work
- Pain Points: Flexible Work Schedules
- Pain Points: Receiving Feedback
- Real Life Body Language
- Today's Most Important Soft Skills
- Transforming Key Areas of Your Life
- Work—Life Balance Strategies

More Audiobooks Titles Added in 2024

- Network Within Your Organization
- Pain Points: Anger in the Workplace
- Pain Points: Becoming a Manager
- Pain Points: Pressure at Work
- Pain Points: Seasonal Stress—Holiday Special

Coming in 2025

- Building Better Boundaries
- Life Lessons: Why Didn't Anyone Tell Me
- Pain Points: Difficult Conversations at Work
- Pain Points: What Are the Dos and Don'ts of Interviewing People?
- Pain Points: How Can I Improve My Company Culture?
- And More!



A full library of audiobooks is available for purchase for one price. Future releases will be added at no additional charge! Or buy individually—you control the experience.

Audiobooks can be accessed multiple ways through the CFTEA Workplace app or on your smartphone browser. [Contact the CFTEA office to learn more!](#)

Announcing: Upping Your Professional Game Bundle

Entering the professional world can be a bit overwhelming, even more so after the whirlwind of the pandemic and the stress of today's world. Anxiety is the number one issue reported by U.S. workers in 2023. It manifests in the workplace as difficulty concentrating, feeling overwhelmed, and struggling to meet deadlines. By gaining effective tools in the workplace to manage anxiety and approaches to work, your career can be transformed.

★ UPPING YOUR PROFESSIONAL GAME BUNDLE



This isn't just another course; it's a launchpad to a successful professional journey!

Self-Paced Bundle includes:

- Essential Life Skills: A Practical Guide to Navigating Everyday Living
- Managing Anxiety Handbook
- Managing Emotions in Times of Stress and Uncertainty
- Resilience in Challenging Times
- Social Confidence Workbook
- Top 10 Financial Habits That Matter Most
- Life Lessons: Why Didn't Someone Tell Me

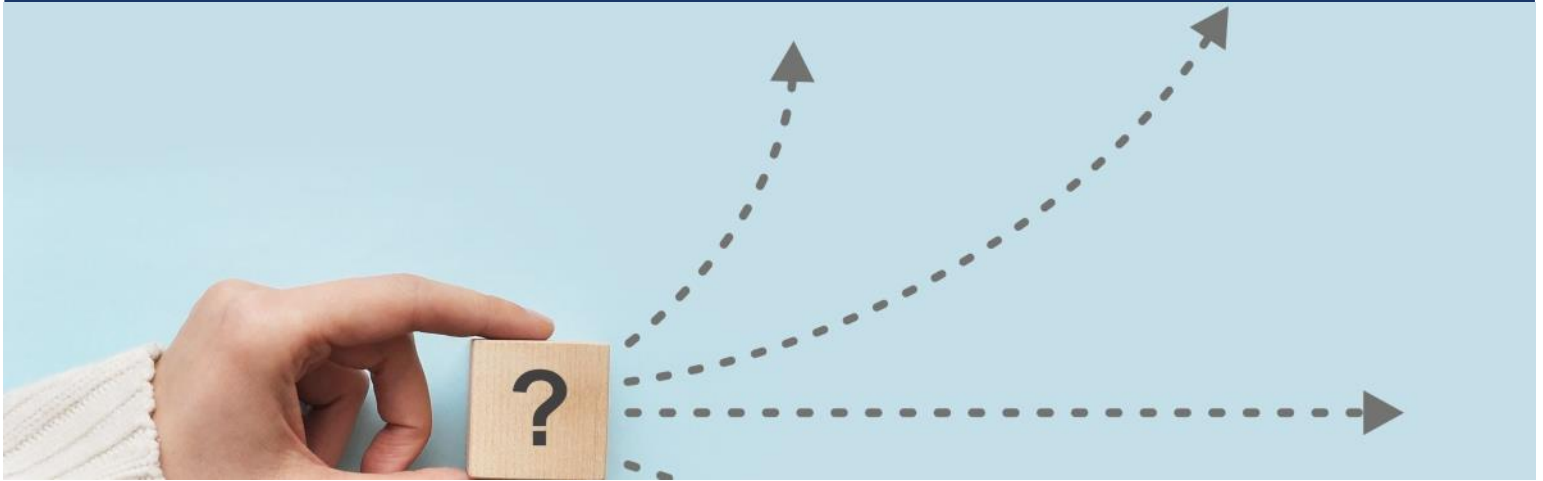
Purchased Separately

~~\$391~~



Explore beyond this bundle for more workplace success topics:

- How To Make Yourself a Valued Professional
- Essentials of Success Certificate
- Steps to a Powerful Personal Brand
- Your Role as a New Banker



[Professional Writing Certificate](#)



Our [Professional Writing Certificate](#) provides a cost-effective and engaging self-paced experience with an Ask the Expert feature for instructor feedback. *This new certificate provides SHRM, HRCI, CEU, and PDU professional credits.*

[Professional Speaking Certificate](#)



Our [Professional Speaking Certificate](#) provides a cost-effective and engaging self-paced experience with an Ask the Expert feature for instructor feedback. *This new certificate provides SHRM, HRCI, CEU, and PDU professional credits.*

WHAT'S NEXT

[Verbal Communication Guided Learning](#)



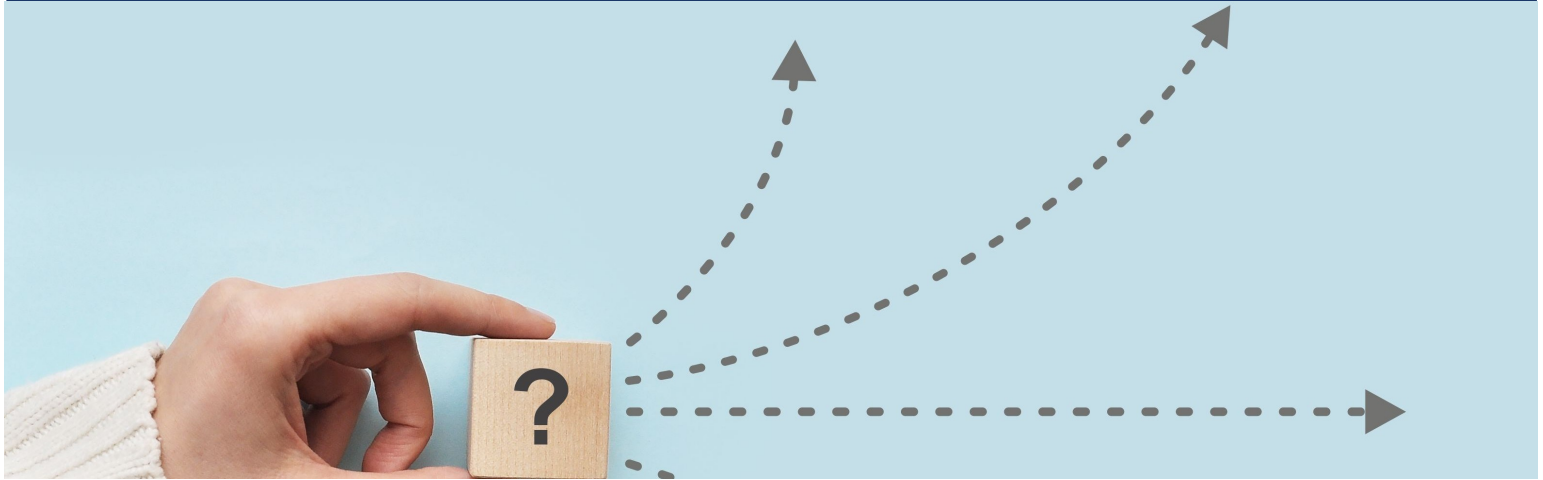
Looking for a learning experience tailored to your speaking goals with customers, co-workers, small groups, volunteering, or large groups? [Verbal Communication](#) is available as a Guided Learning option with instructor support. This course is part of several [CFTEA diplomas](#).

WHAT'S NEXT

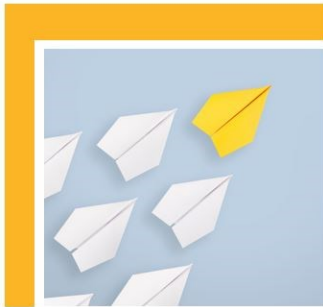
[Written Communication Guided Learning](#)



Take the next step with your writing and enhance your professional image. [Written Communication](#) Guided Learning gives you access to personalized feedback on your writing from a business professional. This course is part of several [CFTEA diplomas](#).



Succeeding as a Team Leader / Supervisor Bundle



A team leader or supervisor's ability to motivate, inspire, guide, and coach their teams can impact everything from employee engagement to retention to productivity. The [Succeeding as a Team Leader / Supervisor Bundle](#) was created to support team leaders and supervisors in modern workforce challenges. This bundle directly applies toward the [Professional Team Leader / Supervisor Certificate](#) and includes the following courses:

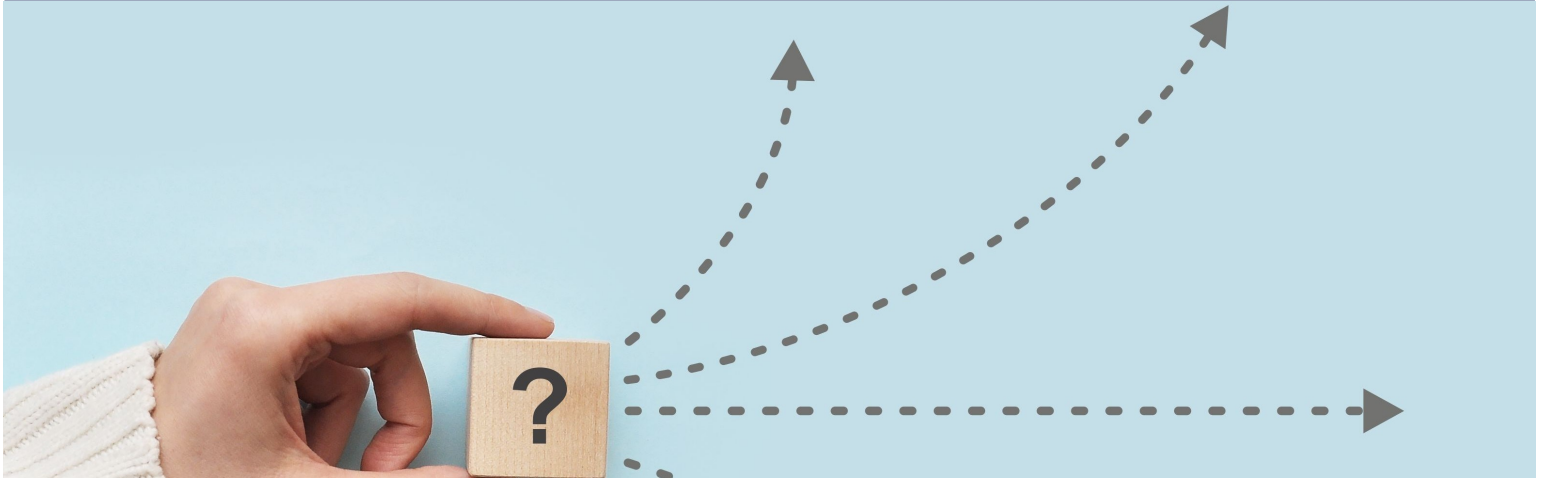
- Balancing Priorities
- Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork
- Team Excellence
- The Art of Influencing Others
- Staying Focused: Handling Change and Uncertainty in the Workplace

Growing as a Team Leader / Supervisor Bundle



A good team leader or supervisor makes an impactful difference in the workplace. So how can you improve? And how can you avoid common mistakes? The cost-savings [Growing as a Team Leader / Supervisor Bundle](#) was created to help foster critical people skills needed for continued growth. This bundle directly applies toward the [Professional Team Leader / Supervisor Certificate](#) and includes the following courses:

Handling Workplace Conflict, Mental Models: Making Reality-Based Decisions, Navigating Difficult Conversations, Listening with Intent, and Managing Time at Work



Creating a High Performing Team Bundle

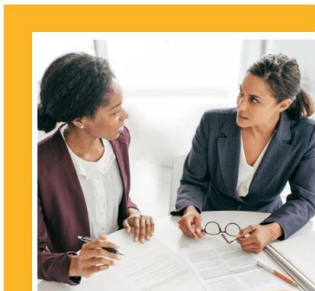


A high-performing team is more than a collection of skilled employees. They need coordination, communication, and the ability to complement each other's skills and working styles. The [Creating A High Performing Team Bundle](#) highlights a team leader or supervisor's role in building a team with inspiration and diversity. This bundle includes the

following courses:

- Adapting Your Leadership Style
- Assertiveness Skills
- Creating a Culture of Ownership and Responsibility
- Keys to Successful Mentoring
- Onboarding New Employees

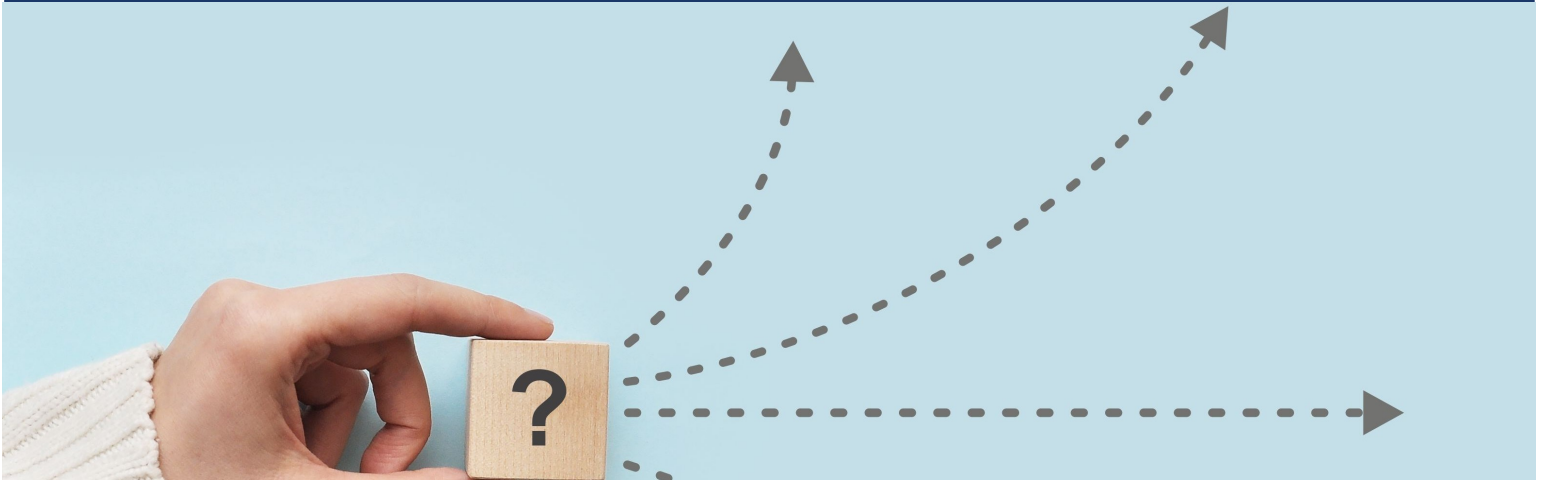
Modern Supervisor Certificate



Put theory into practice. Gain the proper tools for success as you advance as a Supervisor. This certificate program enhances skills needed to thrive in the role of a new supervisor. This certificate includes the following courses:

- Behavioral Interviewing
- Coaching for Development
- Delegating for Growth
- Ethics in the Workplace
- Learning to Manage
- Ongoing Performance Development
- Staying Focused: Handling Change and Upheaval in the Workplace
- Toughest Supervisor Challenges

Plus topics on recognition and psychological safety coming in 2025!



Boost Your Confidence Bundle



Confidence and productivity are closely related. And, while we can be our best cheerleader, we can also be our biggest critic. This cost-savings bundle provides good news to be more cheerleader and less critic. The [Boost Your Confidence Bundle](#) was created to provide access to critical skills for success and confidence—personally and professionally. This bundle directly applies toward the [Essentials of Success Certificate](#) and includes the following courses:

- Steps to a Powerful Personal Brand
- Transforming Key Areas of Your Life
- Finding Your Way by Finding Your Why
- Fearlessly Find and Foster Your Life
- Managing Emotions in Times of Stress and Uncertainty

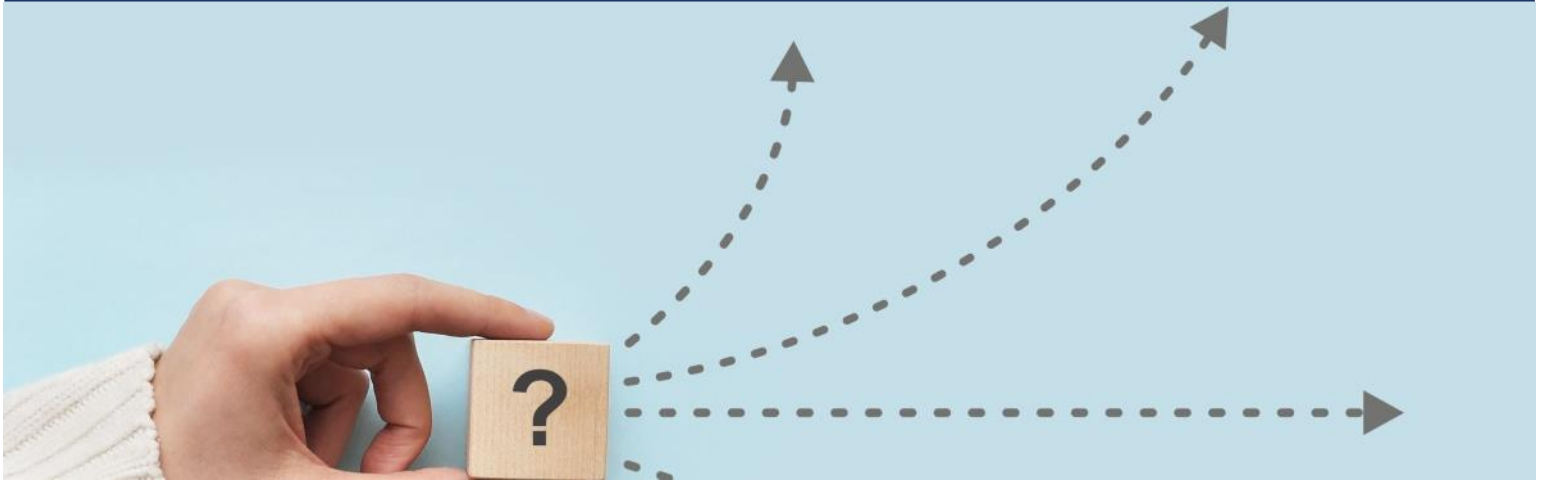
Skills for Your Best Tomorrow Bundle



The future of work is changing rapidly. How can we keep pace with change to ensure future career success? Developing your skills today can give you the best tomorrow in many ways. You can increase your earning potential, become more marketable to employers, and improve your overall quality of life.

The cost-savings [Skills for Your Best Tomorrow Bundle](#) was created to help foster critical soft skills. This bundle directly applies toward the [Essentials of Success Certificate](#) and includes the following courses:

- Resilience in Challenging Times
- Emotional Intelligence
- Critical Thinking Skills
- Dealing with Distractions
- Reach Your Goals



Modern Workforce Skills Bundle



There are tasks and there are skills to enter and remain viable in the workforce. The [Modern Workforce Skills Bundle](#) was developed to address in-demand skills required to stand out and excel among peers. Use these educational tools to think about developing skills and qualifications that make you unique. This bundle directly applies toward the [Modern Workforce Certificate](#) and includes the following courses:

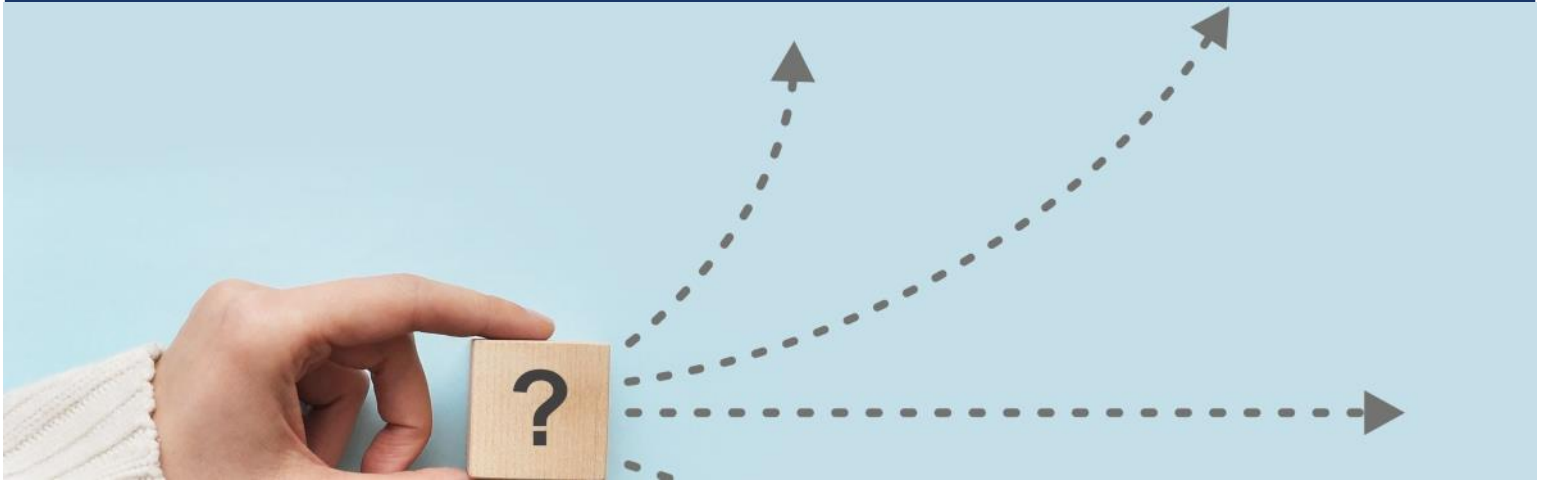
- Creative Problem Solving
- Emotional Intelligence
- Quality Service

Modern Workforce Mindset Bundle



What's the secret to long-term happiness at work? It's your mindset. Organizations that foster a growth mindset environment see greater innovations and a stronger sense of trust, ownership, and commitment across teams. How can you unlock it? The cost-savings [Modern Workforce Mindset Bundle](#) was developed to support looking at things in new ways and challenging you to be your best version in the modern world. This bundle directly applies toward the [Modern Workforce Certificate](#) and includes the following courses:

- Effectively Managing Stress in the Workplace
- How to Make Yourself a Valued Professional
- Staying Focused: Handling Change and Uncertainty in the Workplace
- Your Role as a New Banker



Unlocking Your Potential as a Professional Bundle



Professional Certificate

Do you want to maximize your success? With the right tools you can open up a world of opportunities for yourself in a highly competitive market. The [Unlocking Your Potential as a Professional Bundle](#) was developed to support your career potential while unlocking new doors. This bundle directly applies toward the [Evolving](#)

- Balancing Priorities
- Developing Positive Work Relationships
- Emotional Intelligence

- Staying Focused: How to Handle Change and Upheaval
- Your Role as a New Banker

Career Planning Bundle



Life is moving quicker than ever. Soft skills have moved away from traditional knowledge and rely on leveraging new perspectives. Enhance your personal and professional experiences. This certificate directly applies toward the [Career Planning Bundle](#) and includes the following courses:

- Critical Thinking Skills
- Handling Workplace Conflict
- How To Make Yourself a Valued Professional

- The Art of Influencing Others
- Working Effectively with Co-Workers

Gaining Outside Credits / 2024-2025 Awards



Have you completed an ABA, ICBA, internal or outside training through another organization? A course may transfer for credit into CFTEA to apply toward certificates or diplomas. There is a nominal \$15-\$25 charge per course transfer to cover review and acceptance. Think about the variety of your current training and discover if you are already closer to a career certificate or diploma than you think!

Organizations submitting a large number of transfers may receive a discount based on a case-by-case basis.

Your Goals.

Our
Training.
Success!

[2024-2025 Certificate, Diploma, and Certification Worksheets](#)

Look To Complete Your Next CFTEA Award!

- Have you seen the latest updates to our awards (certificates, certifications, and diplomas)?
- Would you like to print off award worksheets?
- Not sure where to begin to advance your career?

Look at suggested options from CFTEA under [your current](#) or [desired position](#). [Contact the CFTEA office for individual guidance](#).

Discover the full range of options, hyperlinked to our website, and with printable worksheets to track your progress as you work toward your career goals.

Foundations in Banking Certificate / NMLS CEUs



Unlock Your Career in Banking Foundations in Banking Certificate

CFTEA makes it easy to access the key to your career in the field of banking. By leveraging high quality materials and flexible options, our Foundations in Banking Certificate consists of three courses:

- [Calming Upset Customers](#)
- [Frontline Fundamentals](#) or may be substituted with proof of internal teller training at your organization at no charge.
- [Your Role as a Professional Banker](#)

How do you present yourself as a professional? This certificate program prepares those aspiring for a successful career in a financial institution with critical and in-demand skills.

The targeted courses provides the necessary knowledge and skills for potential employees as well as those new to the financial industry. It is a direct path to a career in banking and the foundation to build toward the [Certified Modern Banking Representative](#).

Mortgage education, on your time

Training to support your mortgage loan officer (MLO) career and NMLS continuing education credits.



- [Earn your NMLS license in any state.](#)
- [Access test prep classes and study tools](#)
- [Renew your mortgage license](#)



**Click to search
for convenient
online mortgage
training for every
state.**

Looking for a course that gives an overview of Principles of Banking to an employee new to a financial institution without the full expense? Discover options for the course Banking Today!

Banking Today

Guided Learning: [Banking Today](#)



Course Access: Four months to complete on days/times that are convenient to you. Students control how quickly they finish the material and have access to a subject matter expert for questions. The material covers the basics on how the banking world operates, how it relates to the United States economy, and how financial institutions function as a business. This information is centered around empowering banking employees to understand the world in which they function.

This course is part of the [Certified Modern Banking Representative](#) as well as fifteen other certificates.

Principles of Banking

[Principles of Banking](#) Options



This course is foundational to all employees of a financial institution and is recognized as the most comprehensive introduction to the banking industry for over 50 years. Course material covers the fundamental information employees need to fully understand the business of banking, how they as an employee are part of the overall business while examining contemporary issues.

- May be taught in-house at any organization. [Ask for more information.](#)
- [Guided Learning Principles of Banking](#) (Up to six months to complete)

A comparison of the importance CFTEA places on accessible options as a community non-profit:

(Principles of Banking)

Other Organizations: \$795

ABA Direct: \$765

CFTEA: \$499

Certified Modern Banking Representative

Why Certifications Are Important?

Certification programs go beyond training by providing a nationally recognized measurement of knowledge and skills. [See our website cftea.org for details on all our certifications.](http://cftea.org)

Certifications allow professionals to stay up to date, earn more money, provide professional growth and the ability to stay ahead of the pack in the professional world. Today's employee wants engagement in different forms. Many employees today have options. They know the labor market is limited and employers are willing to do more than just offer a job. While some compete for better wages, many will stay with a company that offers the ability to develop and grow their career.

Certified Modern Banking Representative

This certification is designed for entry level employees at financial institutions and shows the world you are serious about making a difference in your career. With so much information coming at a newer employee, the focused content equips students to take on modern banking challenges.



Banking Today

[Guided Learning](#) C1011GL



Legal Foundations in Banking

[Guided Learning](#) A1080GL
[Virtual Classroom](#) A1080VC



Quality Service

[Guided Learning](#) C1045GL



Fighting Fraud: Top Scams Targeting Our Nations Seniors

Self Paced Online C1063SP

When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!



Earn Your Distinction and Stand Out

As a new front-line banking professional, the updated **Certified Modern Banking Representative** allows you to stand out and grow your career.



[CLICK HERE](#)

Certified Modern Branch Professional—Level 1

Certified Modern Branch Professional—Level 1

This certification is designed for branch employees seeking a true and rich universal banking model and is suited as a career path beyond entry-level through assistant branch manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics. *Next level after the Certified Modern Banking Representative.*



Calming Upset Customers

Virtual Classroom [C1026VC](#)



Deposit Accounts and Services

Guided Learning [C1048GL](#)



Contributing to a Respectful Workplace

Self Paced Online [C5057SP](#)



IRA Fundamentals Course

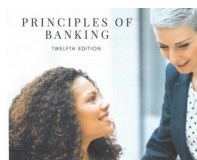
Self Paced Online [S5017SP](#)



Legal Foundations in Banking

Guided Learning [A1080GL](#)

Virtual Classroom [A1080VC](#)



Principles of Banking

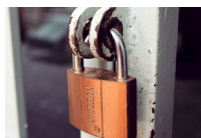
Guided Learning [A1370GL](#)

Virtual Classroom [A1370VC](#)



Sales Essentials Certificate

Self Paced Online [C5046SP](#)



Safeguarding Customer Information and Nonpublic Areas

Self Paced Online [C2238P](#)



When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!

Certified Modern Branch Professional—Level 2

This certification is designed for branch employees seeking a true and rich universal banking model and is suited as a career path beyond entry-level through assistant branch manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics. *Prerequisite: Certified Modern Branch Professional—Level 1*



Fundamentals of Consumer Lending

[Self Paced Online](#) [C6024SP](#)



Fundamentals of Mortgage Lending

[Self Paced](#) [C6026SP](#)



Fundamentals of Small Business Banking

[Self Paced Online](#) [C6056SP](#)



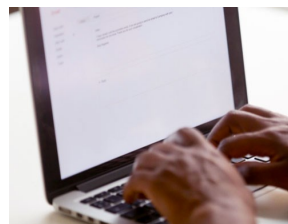
The Leadership Experience

[Guided Learning - Coming 2025](#)



Introduction to Analyzing Financial Statements

[Self Paced Online](#) [A1076SP](#)



Written Communication or Professional Writing Certificate

[Guided Learning](#) [C1865GL](#)

[Self Paced Online](#) [M5155SP](#)



When all courses are completed, sign up with the CFTEA office for the exam to earn your certification!

The debate whether leaders are born or made has been waged for many years. The question centers around how various leadership qualities are acquired.

Perhaps a more pressing question for hopeful leaders is, if they don't inherently have the needed core skills, can they be learned? The answers, while not endorsed unanimously, are based on a number of observed realities. Of the many skills required to lead well, it's hard to imagine anyone being born with them all; they are too intricate and diverse for one personality. Most experts agree that many leadership attributes require experience to possess.



"I got a lot out of the [Leadership for Women in Business Certificate](#) and would recommend it to other women leaders. At first, I thought it would benefit new leaders only, but it included good reminders on topics that I hadn't considered for a while. It is worth the time and investment to any female leaders." - Judy Folsom, Bar Harbor Bank & Trust

Discover more about CFTEA leadership options!

[ABA Wharton Emerging Leaders: Advanced Leadership Certificate](#)

[Adapting Your Leadership Style](#)

[Authentic Leadership](#)

[Basics of Style: How Personality Shapes Communication, Leadership & Teamwork](#)

[Leadership Fundamentals](#)

[Servant Leadership](#)

[Talk Like a Leader](#)

The Leadership Experience Guided Learning (**Coming 2025**)

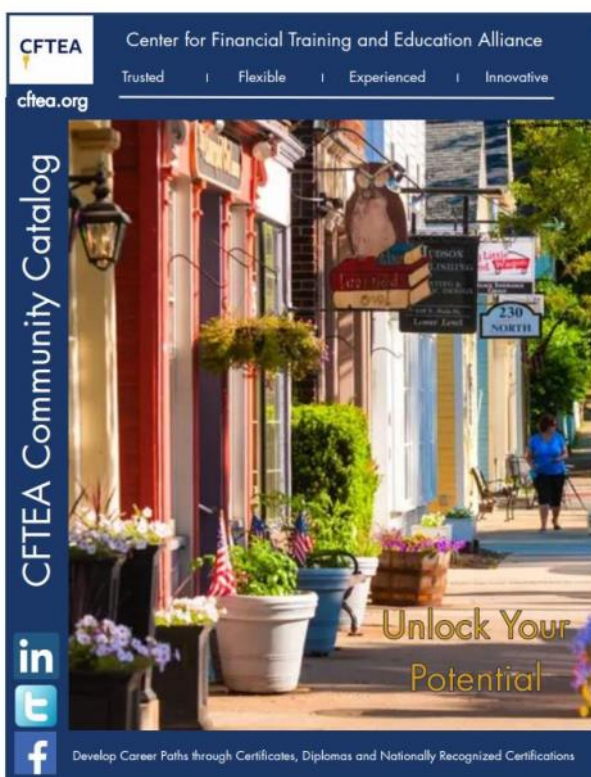
[Transformational Leadership](#)

[Introduction to Leadership Certificate](#) or [with ACE CREDIT](#)

[Leadership for Women in Business Certificate](#) or with [ACE CREDIT](#)

Financial institutions are the front-runners in supporting the community. Do you know a local Non-profit that could benefit from accessible training to support their mission? The following content is available through CFTEA and can be taken as a certificate or individual courses.

- [Certificate in Nonprofit Management](#)
 - Budgeting in a Nonprofit Organization
 - How to Read a Nonprofit Financial Statement
 - Leadership in a Nonprofit Organization
 - Nonprofit Board and Volunteer Development
 - Principles of Marketing for Nonprofits
 - Strategy for Nonprofits
 - Capital Campaigns
 - Introduction to Grant Writing
 - Introduction to Nonprofit Management
 - Social Media for Nonprofits
 - Fundraising for Nonprofits
- [Meeting Minutes That Matter](#)
- [Nonprofit Advanced Grant Writing](#)
- [Nonprofit Communication Certificate](#)
 - Communication with the Public
 - Communication Styles
 - Communication with Staff
 - Communicating with Your Board
 - Communicating with Volunteers
- [Start Your Own Nonprofit Organization](#)



Discover CFTEA Community Connections

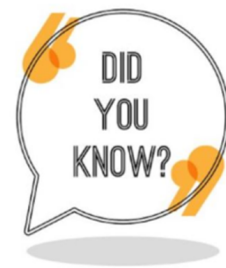
As a perk for working with CFTEA, our courses (many non-banking related) and preferred pricing, are available to your customers in the community.

CFTEA works with numerous community groups and adult education programs to collaborate in identifying, re-skilling, and training potential qualified job candidates. Find out what partnership opportunities may be available in your area.

Explore the [CFTEA Community Catalog](#) for details.

Bachelor of Science in Business Administration (BSBA) Banking Major at St. Joseph's College

Affordable CFTEA 3-credit courses can be used toward St. Joseph's College's BSBA Banking Major or another degree. Up to 90 transferrable credits can provide a huge savings!



FIND YOUR TRANSFERABLE CREDITS TODAY

Choose **Degrees** under the **Explore** tab at cftea.org or speak with the CFTEA office to navigate your options.

Business Administration Degree with Banking Major

CFTEA Required Courses

- Analyzing Financial Statements
- Commercial Lending
- Consumer Lending
- Legal Foundations in Banking
- Marketing for Bankers
- Money and Banking
- Principles of Banking
- Residential Mortgage Lending
- Supervision
- Verbal Communication
- Written Communication

Other CFTEA courses approved for transfer to St. Joseph's College into a degree program.

- Business Math
- Financial Accounting
- Fundamentals of Real Estate Appraisal
- General Accounting
- Human Relations
- Human Resource Management
- Statistics
- The Leadership Experience
- or CFTEA certificates with ACE Accreditation

Flexible. Affordable. Accredited.

With 40 years of experience, we are one of the oldest accredited distance education providers in the United States. Since 1976, Saint Joseph's College of Maine has been empowering students with industry-relevant and mission-driven degrees they can earn off-campus.

With our courses offered 100 percent online, you determine the time and location of completing your coursework. Learn whenever you want, wherever you are!

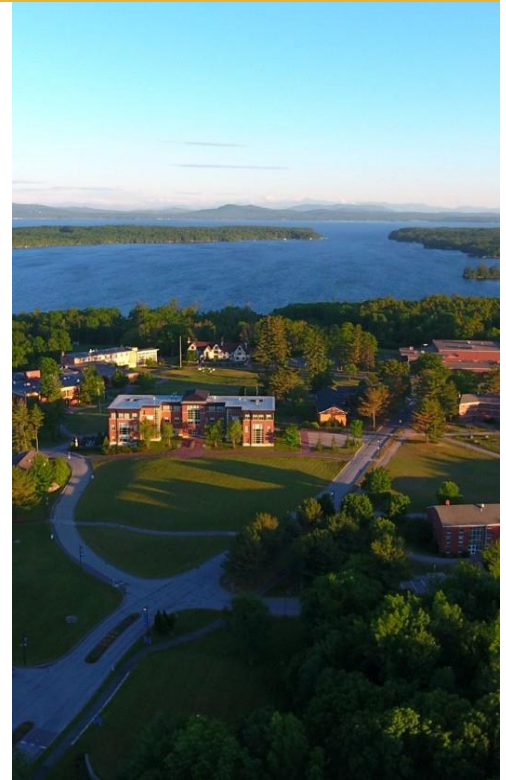
You will be assigned a dedicated student support specialist who will provide guidance on course selection and act as a mentor as you complete your degree. He or she will be your personal advocate and will provide an important link to the faculty, administration, and other college resources.

You are not alone. Every student has access to our dynamic learning environment, as well as to our information technology helpdesk. Our online student orientation provides valuable information about our learning management system and the various academic resources available to you.

Your instructor is only an email away. One of the unique aspects of Saint Joseph's online programs is the one-on-one relationship you will have with your instructors. As experts in their fields, they are also an excellent source of professional networking.

Life happens and our flexible schedule is meant to adjust to your needs. Your support specialist will assist you in selecting each course and an appropriate start date, allowing you to complete your program at a pace that is comfortable and realistic for you.

We encourage you to visit our campus any time. Swim at the beach, walk the trails, study at the library and more. Located on the edge of Sebago Lake with all departments on-campus, Saint Joseph's College is a great place to be. We'd love to see you here!



Request More Information

No matter where you are in your education, or where you are headed, Saint Joseph's College offers an online program that will help you get there.



Online Admissions: 800-752-4723

Visit sjcme.edu/online

Established in 1912.
Educating for life.
Saint Joseph's College
278 Whites Bridge Road
Standish, ME 04084

ONLINE PROGRAMS SUMMER 2020

Ready to get started on your degree? Apply now at www.sjcme.edu/apply

Withdrawal Policy

Withdrawal from a seminar, live, guided learning, or virtual classroom course is required in writing to the CFTEA office. A student may withdraw from a class with no fees assessed up to ten business days before the start of the class. Within ten business days, refunds will deduct a \$25.00 cancellation fee, cost of materials, and postage/handling. No-shows at the start of class receive no refund. To avoid a cancellation fee, the course may be transferred to another student for \$50 before the start date.

Additional cancellation charges:

Instructor Led Online 8-16 week or
daytime seminars/classes. \$130 Cancellation Charge

Instructor Led Online
short classes.....\$ 75 Cancellation Charge

Self—Paced classes.....No refunds

Any student who registers for a class, does not inform the CFTEA office of withdrawal and does not attend the class will be charged the full tuition rate.

Cancellation Due to Bad Weather

Winter weather can be volatile and unpredictable. Because of this CFTEA will expect payment for any enrollment cancellation due to anticipated bad weather after the deadline requirements in the Withdrawal Policy. At the discretion of CFTEA, with the exception of classes held at a high school, college or university, should bad weather become a deterrent for any student(s) to attend a class on the day/evening of the program, there will be no charge for the enrollment. The decision to cancel any evening class will be made by 2:00 PM. Daytime classes will be cancelled by 3:00 PM the day before the class. The CFTEA office will contact a student enrolled in a cancelled class.

NOTE: Classes being held at a high school, college or university will be canceled when the school makes the decision to close for bad weather.

CFTEA Smoking Policy

A smoke-free environment is maintained at all CFTEA classes, seminars and workshops, and social events. This includes the use of all e-cigarettes.

Class Attendance Policy

Student attendance and class participation are critical to successful learning objectives and the integrity of CFTEA's reputation in the learning community.

- Student absences are considered with documented reasons on a case-by-case basis by the instructor and after discussions with the CFTEA office.
- Each instructor will outline how attendance will impact a student's overall grade in the course syllabus for a live or virtual classroom.
- A lack of attendance can impact the final grade for a student as it is considered part of the participation percentage for the overall course.

CFTEA In-House Cancellation Policy

CFTEA appreciates being a preferred educational partner and provides work setting up In-House live programs for the benefit of organizations. At times changes or situations may occur that impact a course running. It is important to communicate with the CFTEA office if there is any change that impacts an agreed upon course to run. If a course cannot be rescheduled with a planned outside instructor engaged, the following cancellation policy is applicable.

Cancelation of the program within:

- 30 days of program date—100% recoupment of program costs.
- 60 days of program date—50% recoupment of program costs.
- 90 days of program date—25% recoupment of program costs.

CFTEA Code of Ethics and Conduct Policy

The Center for Financial Training and Education Alliance (CFTEA) recognizes that it takes more than quality education and a commitment to the students that it serves to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of organizational support and respect.

Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteer leaders, students, instructors, and all other individuals and organizations - involved with CFTEA.

Those associated with CFTEA in any capacity shall commit themselves to:

- Striving for excellence in all aspects of CFTEA;
- Using only legal and ethical means in all CFTEA activities, including conducting all financial transactions in a responsible manner;
- Acting with impartiality in all CFTEA matters;
- Maintaining the confidentiality of privileged information entrusted or known to them by virtue of their association with CFTEA;
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFTEA or our business partners; and
- Communicating in a truthful and accurate manner.

Academic Integrity Policy

CFTEA strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, aiding others to commit dishonest acts, etc., and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences. Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of an appropriate center official immediately for prompt investigation, review and action.

Student File Change Policy

Student files are maintained at the CFTEA office. A file is begun for a student when his/her first enrollment form for any class arrives at the CFTEA office. Student records are maintained by the last four digits of the student's social security number. Should you desire not to provide us with this information, we will assign a student identification number to the enrollment listed on the enrollment form.

If a student changes their name or place of employment, please contact the CFTEA office with corrections as soon as possible at 888.366.3242 or info@cftea.org.

ACE College Credit Recommendations

The American Council on Education's College Credit Recommendation service (ACE Credit) has evaluated and recommended college credit for several Instructor-Led online classes listed in this catalog and the credit recommendation is listed in the indicated column.

The American Council on Education, the major coordinating body for the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives. ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

These recommendations do not guarantee you will receive college credit for these classes. The decision is made independently by each college or university. The ACE website lists the Colleges and Universities that have agreed to accept the credit recommendations when appropriate.

Prior to enrolling into a course specifically to transfer the credits to the college or university you are attending please confirm directly with the school that they will accept the credits upon successful completion of the class.

Grading Policy

In-class: Grade reports will be sent to students as soon as possible after the grades have been received from the instructor. Grade reports to the financial institutions will be sent in bulk at the end of the semester - in January and in July. A student may request in writing that a grade report be sent to his/her human resource department sooner than at the end of the semester if the grade is necessary for a promotion, salary increase, etc.

Online and Self Study: Grades are sent to students upon CFTEA's receipt of the final grade from the instructor or completion of the self-paced programs.

CFTEA uses an official letter grading system for courses eligible for credit, but does not include pluses (+) or minuses (-). Letter grades are as follows:

- 90 - 100 = A (Excellent)
- 80 - 89 = B (Above Average)
- 70 - 79 = C (Average)
- 60 - 69 = D (Below Average)
- Below 60 = F (Failing)
- P = (Passing)
- W = (Withdrawn)
- I = (Incomplete, may be completed and a grade posted.)

A class showing an incomplete grade must be successfully completed within three months of the end date of the class in order for the grade to be changed to a letter grade. Otherwise the incomplete grade will remain as a permanent record on the transcript.

Transcript Policy

An unofficial transcript of a student's classes may be requested by the student in writing. An official transcript may be sent to a college or other educational facility. There is a \$25.00 fee for an official transcript which must be paid at the time of the request.

When ordering, please include in the request your name, your month and day of birth or your student ID number, your telephone number and the address to which the transcript should be sent, along with the \$25.00 fee payable to CFTEA.

All CFTEA records are maintained under month and day of birth. If this information was not supplied to the CFTEA office during an registration for a course, it may cause any transfer request to be incomplete.

Transfer Credit Policy

To save students time and added expense, please first contact the CFTEA office at 888.366.3242 or info@cftea.org for assistance to complete the appropriate paperwork.

Credit for completed college courses may be transferred to a student's CFTEA transcript. Classes must be completed at an accredited post-secondary institution. The credits must be accompanied by grades of "C" or better in order to be eligible for transfer.

In order to transfer credits from a college to CFTEA, the CFTEA office must be sent an official transcript of the student's credits and grades from the college as well as course descriptions for the classes intended to be transferred. A fee of \$90.00 is assessed for the evaluation of each transfer of credit from different colleges.

Tuition Policy

Tuition rates for all learning formats may be found on the pages listing the programs.

In-House Course Tuition:

- 1/4 and 1/2 Credit Classes..... \$60.00
- 1 \$70.00
- 2 or 3 Credit Classes..... \$90.00

Transfers from Vendor Programs (outside enrollment):

- Per course transfer (under 1 credit)..... \$15.00
- Per course transfer (greater than 1 credit).\$25.00

Transfers from College Programs:

- Per institution transfer \$90.00

Policies

Enrollment Policy

Students may enroll in any CFTEA course by paying at registration or with their approval of their supervisor, learning and development department or Human Resources.

Enrollments not directly paid by a student are billed to an organization throughout the month and are based on the guidelines found in the policies section of this catalog.

Extension Policy

Extensions are granted upon request prior to the original due date when students have completed at least 50% of the course by the original due date.

Extensions are available for Self Paced courses.

- \$30 Extension Fee of one month for self-paced courses costing \$99 or less.
- \$50 extension fee of one month for self-paced courses costing \$100—\$449.
- \$100 extension fee for one month for self-paced courses costing greater than \$450.

Extensions are available for Guided Learning courses.

- \$100 extension fee for three months for guided learning courses.

Grandfathered Certificate and Diploma Policy

Certificates and diplomas may change at any time based on the needs of the business community. Any student actively worked on a certificate or diploma will be grandfathered for 18 months allowing for the completion of the original certificate and/or diploma.

Policy of Nondiscrimination

CFTEA reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, sexual orientation, age, religion, ethnic or national origin, handicap or veteran status.

Additional Assessment Attempts Policy

CFTEA courses found within the CFTEA Workplace portal receive two assessment attempts for Guided Learning and CFTEA self-paced content. An additional two attempts may be purchased for \$25.

Textbook Purchase Policy

Textbooks purchased through the CFTEA office for a live or in-house course will be billed to the organization.

At times additional textbooks are sent to an organization cover late enrollments. Remaining textbooks may be kept by an organization for future classes. Unused textbooks stocked by the CFTEA office may be returned within 30 days to avoid a charge. Always check with the CFTEA office to ensure that a textbook is one that is stocked before sending them. Textbooks will be examined for acceptable condition. Any textbooks not in a usable condition will be billed to the organization.

Parking Policy

CFTEA does not pay for student parking at locations where free parking is not available. In most cases, a student's financial institutions also do not pay for student parking. Please inquire within your financial institution prior to submitting for payment through your organization.

Payment Policy

CFTEA will invoice approved organizations for payment or accept payment at time of registration MasterCard, Visa, Discover and American Express credit cards are also accepted.

Course Descriptions Policy

All updated course descriptions are located on our website under each product at www.cftea.org.



MANUAL ENROLLMENT FORM

Enroll online at: www.cftea.org

Or complete form, scan to email: info@cftea.org

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name (please print)	M	Last Name	Month/Day of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Work Telephone	Cell Telephone	Work Email	

Organization Name and Address (Mailing and Physical Address):

<input type="text"/>
<input type="text"/>
<input type="text"/>

Using a different email address for course communication? Please provide below:


<input type="text"/>

Testing out of a guided learning course? Course # and Name: _____

Course #	Course Title	Location, if applies	Date, if applies

Students paying their own tuition must pay the full amount at time of enrollment. Visit our website and pay directly for courses and/or textbooks with your credit card.

I approve full payment responsibilities for the selected course(s) and material(s). I confirm that I have read CFTEA withdrawal policies and code of ethics statement and fully understand their meaning. I hereby authorize CFTEA to release my grades to the appropriate representative of my organization. I understand that if I fail to meet the requirements of my organization, I may be held personally responsible for tuition and fees to my organization. If I am a degree student at a school affiliated with CFTEA, I authorize CFTEA to release my transcript and grades to the college I am attending. ****I have read and understand CFTEA's withdrawal policies.**** By registering for courses, I hereby authorize third parties who administer the underlying course(s) to share my course completion, certification and/or exam results with CFTEA. Students receive access to our bi-weekly newsletter and may unsubscribe at any time.

<input type="text"/>		<input type="text"/>	
Student Signature		Date	Authorization of Student's Employer

Additional Notes to CFTEA Office: _____

CFTEA



2024-2025

AWARD WORKSHEETS

Certificates
Certifications
Diplomas

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Any student approaching completion of an award is requested to confirm this with the CFTEA office.

May 31st is the annual deadline to receive recognition for completed CFTEA awards.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

Additions and updates to CFTEA awards are ongoing.

The [CFTEA](#) website will always have the most current award and course information.

[Contact CFTEA](#) with questions regarding updates and changes to awards.

Certificate, Certification and Diploma Requirements, General Information, Updates and Changes



The financial services industry encompasses a variety of career possibilities. CFTEA offers its own diplomas, certificates and certifications as well as certificates of the American Bankers Association and MindEdge. The combined series of programs offers classes of education and/or training in most of the career fields available in financial services.

Many CFTEA awards are the first step in a successful career path for bank employees and strive to provide our students with the competencies and educational background that will prepare them for the financial services career of their choice. Many meet the pre-certification education requirements that qualify a candidate to sit for the certification exam through the Institute of Certified Bankers (ICB) in their chosen field.

A brief description and worksheet for each award offered by CFTEA is available online under Academics within Certificate, Certification or Diploma areas of our website: www.cftea.org. General Information as well as updates and changes are listed below.



AMERICAN BANKERS ASSOCIATION: The American Bankers Association (ABA) is a continuing education curriculum for the financial services industry. Many of CFTEA's classes are products of the American Bankers Association. ABA provides banking specific educational programs and products and is CFTEA's first option in many banking-related classes. Any class or training program provided solely by ABA

will show an ABA logo beside the program name on each diploma/certificate worksheet. The Center for Financial Training and Education Alliance is a Local ABA Training Provider.



MINDEDGE: MindEdge's mission is to improve the way the world learns. Since its founding by Harvard and MIT educators in 1998, they have served some three million learners. MindEdge has been involved in online education and training since 1998, creating courses targeted to adult

learners. MindEdge draws upon its experience in developing effective online courses that will engage adult learners, relying content partners for specific content and expertise in the topic area. Utilizing their internal video, graphic designers, instructional designers, and project managers, MindEdge creates high-quality online courses that you own.

Please do not assume the CFTEA office will automatically know when a student has completed a CFTEA award.

CFTEA maintains a record of classes for each student under the student's name and birth month/day. If at any time, the birth month/day or a name change was not provided on a student registration, a new record may have been established.

For this and other reasons, it is requested that students confirm award completion.

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

The [CFTEA](http://www.cftea.org) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

DIPLOMA AND CERTIFICATE UPDATES AND CHANGES

A mission of the Center for Financial Training and Education Alliance is to meet the educational needs of the financial services institutions it serves, and to offer its students the educational tools they may use to succeed in their careers. As educational requirements and necessary knowledge and expertise in the banking industry change, so do the requirements of our diplomas and certificates. As classes become obsolete or revised into new programs our diplomas and certificates must be revised also. As banking is an ever-evolving industry, CFTEA must keep current with its training and educational tools.

If you are currently working on a diploma or certificate program, please review the program's worksheet to be sure you know the most recent requirements of the program. If there are changes to the worksheet that will affect your completion of the program, please contact the CFTEA office for a review of your completed work and the changes that will affect you. *CFTEA is committed to assisting you in the completion of your desired program and we will work with you to the extent that we are able to comply with the program requirements.* Each student in this situation will be treated individually and fairly and given every avenue within reason to complete his/her diploma or certificate program. Some notes to keep in mind:

- Normally, a diploma or certificate program that is less than one-half completed will require the completion of any and all new requirements. (Exceptions for valid reasons may be made upon approval of the CFTEA Executive Director.)
- A diploma or certificate that is not completed within **eighteen months** after the new diploma or certificate requirements have been announced will need to be completed under the new program requirements. (Exceptions for valid reasons may be made upon approval of the CFTEA Executive Director.)
- **Any student approaching completion of an award is requested to confirm with CFTEA office. Completion deadline is May 31st annually.** Additions and updates to CFTEA awards are ongoing. The [CFTEA](#) website will always have the most current award information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

CFTEA DIPLOMA AND CERTIFICATE REQUIREMENTS and GENERAL INFORMATION

While you are reviewing the diplomas and certificates please pay close attention to the requirements. Each program has its own unique structure. Some information to keep in mind:

- If your goal is to achieve a certificate sanctioned by ABA, all of the programs with ABA on the top of the page require the completion of only ABA classes, with the exception of Verbal and Written Communication. CFTEA will award the same diploma/certificate with the use of classes and programs from CFTEA.
- Many ABA certificates may be completed as one self-paced bundled online program.
- Up to 50% of the required classes for the CFTEA diplomas may be transfer classes from an accredited college or university. Local programs and in-house programs may also be considered. Please see descriptions of transfers, local programs and in-house programs below.

GRADES: All classes used toward a diploma or certificate must be completed with a passing grade. A minimum grade point average of "C" must be earned in order for the diploma to be awarded.

CREDITS: CFTEA diplomas are no longer awarded according to number of credits earned. All diplomas and certificates are awarded according to the classes required.

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

TRANSFERS: A Transfer is the use of a class from another educational institution to satisfy a class requirement of a CFTEA diploma or certificate. All transfers must be approved by the CFTEA office. **Please contact the CFTEA office before beginning the transfer process to go over the process before any money is invested by the student or institution.** In order to review a class for transfer, an official transcript from the educational institution showing the class to be reviewed must be sent to the CFTEA office along with a course description of the class from the semester it was taken. Transfers will only be accepted for business or banking classes and only classes with a grade of "C" or better will be accepted for transfer. (Should the class be a pass/fail program only classes evidencing a Passing grade will be reviewed for transfer.) Transcripts are reviewed at a cost of \$90.00 per transcript. You may print the [Recordkeeping Form](#) at WWW.CFTEA.ORG to once you have begun the process by reaching out to the CFTEA office.

LOCAL PROGRAM REVIEW: Several organizations other than educational institutions provide training programs that may be used as substitutions for some CFTEA requirements. CFTEA will review for transfer any programs that can be evidenced by a certificate of completion, course description, qualifications of the instructor and length of time of the training. Transfer credit fees may apply.

IN-HOUSE PROGRAMS: Many financial institutions provide in-house training using their employees as their trainers. CFTEA will review for transfer or substitution any programs that can be evidenced by a letter from the financial institution detailing the description of the program, qualifications of the instructor and length of time of the training. Transfer credit fees may apply.

CLASS TITLES: Titles of the classes offered by CFTEA may occasionally be slightly changed, and some classes of similar titles may be used as substitutions for other classes of the same topic. Please contact the CFTEA office if in doubt as to whether a class with a slightly different title may be used to satisfy the class requirement.

CFTEA FORMAL/OFFICIAL TRANSCRIPTS: A Formal CFTEA Transcript indicating classes and awards completed by a student may be requested at any time by submitting a [Recordkeeping Form](#) with an accompanying payment of \$25.00.

CFTEA INFORMAL/UNOFFICIAL TRANSCRIPTS: An Informal CFTEA Transcript indicating classes and awards completed by a student can be requested in writing (an email message is satisfactory) at any time with no fee. Requests should be emailed to the [CFTEA Office](#).

GRADE REPORTS: A grade report for a completed class may be requested by a student IN WRITING (an email message is satisfactory) at any time. There is no fee for a grade report of a single class; however, the request will be honored only after CFTEA has received official documentation of the final grade for the class.

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May 31st is the annual deadline to receive recognition for completed CFTEA awards.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

Additions and updates to CFTEA awards are ongoing.

The [CFTEA](#) website will always have the most current award and course information.

[Contact CFTEA](#) with questions regarding updates and changes to awards.

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Suggested Educational Career and Development Paths through CFTEA

Employees are more engaged with an organization that supports education. They are highly motivated about their future when they have a clear understanding of themselves and how their career could develop. Supporting employees in making well-informed choices about industry topics can lead them to have a more optimistic outlook on life, sense of purpose and greater level of contribution that they make to their organization and community. There are economic and social benefits when employees are supported to make effective and educated transitions within their careers.

- Are you a long-time employee looking for a place to start your education?
- Are you new to your financial institution or organization? Looking for additional options?

Contact the CFTEA office to discuss additional educational career paths.

Educational career paths are suggestions to support employees and managers in development opportunities focused in their field.

Looking for a great starting course that is a gold standard to fully understand the banking industry?

Principles of Banking is that go-to class.

Click on any career path below to be directed to job-specific certificates, certifications and diplomas.

- | | |
|---|---|
| + Accounting | + Facilities |
| + Administrative Assistant | + Human Resources |
| + Business | + Information Technology |
| + Business Analysis | + Leadership/Management |
| + Call Center / Customer Care | + Learning and Development |
| + Career Development | + Loan Collections |
| + Cash Management Merchant Services | + Loan Operations/Serviceing |
| + College – Looking for ACE Credit | + Marketing |
| + Commercial Lending | + Non-Profit Management |
| + Commercial Loan Assistant | + Personal Enrichment |
| + Commercial Loan Underwriting | + Residential Mortgage Lender |
| + Commercial Portfolio Manager | + Residential Loan Processing |
| + Compliance | + Residential Loan Underwriting |
| + Consumer Lending | + Retail Branches |
| + Credit Analysis | + Small Business Management |
| + Data Analytics | + Trusts |
| + Deposit Operations/Services | + Wealth Management |
| + Digital Banking | + Working Remotely (Work from Home) |
| + Entrepreneurship | |

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

CFTEA certificates provide students with an attainable job-specific educational career path to greater knowledge and opportunity in the business world. Certificates are a steppingstone toward college level diplomas.

Click on any award title to be taken to the CFTEA website page with course listings.

Many certificates do not need a worksheet as all the required course work is included in one registration. Those awards **highlighted** do not have award worksheets. The worksheets for all others will follow.

- [Accounting Certificate](#)
- [Administrative Assistant Certificate](#)
- [AGILE Project Management Certificate](#)
- [AGILE Project Management Certificate \(ACE CREDIT\)](#)
- [Asset Management \(ABA\) Certificate](#)
- [Assistant Branch Manager Certificate](#)
- [Bank Financial Management \(ABA\) Certificate](#)
- [Bank Solutions Provider \(ABA\) Certificate](#)
- [Bank Teller \(ABA\) Certificate = Alternative: Certified Modern Banking Representative](#)
- [Bookkeeper Certificate \(Coming 2025\)](#)
- [Branch Manager \(ABA\) Certificate](#)
- [Branch Manager Bootcamp Certificate](#)
- [BSA and AML Compliance \(ABA\) Certificate](#)
- [Business and Commercial Lending \(ABA\) Certificate](#)
- [Call Center / Customer Care Certificate](#)
- [Cash Management Certificate](#)
- [Commercial Lending Underwriting Certificate](#)
- [Commercial Loan Assistant Certificate](#)
- [Commercial Portfolio Manager Certificate \(New\)](#)
- [Commercial Real Estate Lending Decision Process \(ABA\) Certificate](#)
- [Compliance Essentials \(ABA\) Certificate](#)
- [Conflict Management Certificate \(ACE CREDIT\)](#)
- [Consumer Lending Certificate](#)
- [Core Concepts and Ethics for Fiduciary Advisors \(ABA\) Certificate](#)
- [Creativity and Innovation Certificate](#)
- [Customer Service Representative \(ABA\)](#)
- [Cybersecurity Certificate](#)
- [Data Analytics Certificate](#)
- [Deposit Compliance \(ABA\) Certificate](#)
- [Deposit Operations Fraud Detection Certificate](#)
- [Deposit Operations Certificate](#)
- [Digital Banker Certificate \(ABA\)](#)
- [Digital Marketing Certificate](#)
- [Digital Marketing Certificate \(ACE CREDIT\)](#)
- [Diversity and Inclusion in HR Management Certificate Bundle](#)
- [Emergency Management Certificate](#)
- [Entrepreneurship Certificate](#)
- [Entrepreneurship Certificate \(ACE CREDIT\)](#)

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Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

- [Essentials of Success Certificate](#)
- [Evolving as a Professional Certificate](#)
- [Finance Essentials for Managers Certificate](#)
- [Financial and Credit Risk Management \(ABA\) Certificate](#)
- [Fiduciary Relationship Management \(ABA\) Certificate](#)
- [Fiduciary Risk and Compliance \(ABA\) Certificate](#)
- [Foundational Bank Marketing \(ABA\) Certificate](#)
- [Foundations in Banking Certificate](#)
- [Fraud Prevention \(ABA\) Certificate – for BSA Department](#)
- [Frontline Fraud Detection Certificate](#)
- [General Business Certificate](#)
- [Human Resource Management Certificate](#)
- [Human Resource Management Certificate \(ACE CREDIT\)](#)
- [Integrated Wealth Planning and Advice \(ABA\) Certificate](#)
- [Introduction to Business Analysis Certificate](#)
- [Introduction to Leadership Certificate](#)
- [Introduction to Leadership Certificate \(ACE CREDIT\)](#)
- [ITIL 4 Foundation Certificate](#)
- [Leadership for Women in Business Certificate](#)
- [Leadership for Women in Business Certificate \(ACE CREDIT\)](#)
- [Lending Compliance \(ABA\) Certificate](#)
- [Loan Collectors Certificate](#)
- [Loan Servicing Certificate](#)
- [Management Skills \(ACE CREDIT\) Certificate](#)
- [Modern Manager Certificate](#)
- [Modern Supervisor Certificate](#)
- [Modern Workforce Certificate](#)
- [Mortgage Lending Compliance \(ABA\) Certificate](#)
- [Non-Profit Management Certificate](#)
- [Non-Profit Communication Certificate](#)
- [Online Learning Certificate](#)
- [Operational Risk Management \(ABA\) Certificate](#)
- [Organizational Behavior Certificate](#)
- [Personal Banker \(ABA\)](#)
- [Professional Speaking Certificate](#)
- [Professional Team Leader/Supervisor Certificate](#)
- [Professional Writing Certificate](#)
- [Project Management Certificate \(ACE CREDIT\)](#)
- [Project Management for Teams](#)
- [Project Management Team Leadership](#)
- [Residential Loan Processing Certificate](#)
- [Residential Loan Underwriting Certificate](#)
- [Residential Mortgage Fraud Detection Certificate](#)
- [Residential Mortgage Lender \(ABA\) Certificate](#)
- [Residential Mortgage Lending Certificate](#)
- [Risk Management Frameworks \(ABA\) Certificate](#)
- [Sales Essentials Certificate](#)
- [Small Business Banker \(ABA\) Certificate](#)
- [Small Business Lending and Selling Skills Certificate](#)
- [Small Business Management Certificate](#)
- [Small Business Management Certificate \(ACE CREDIT\)](#)
- [Supervisor/Team Leader \(ABA\) Certificate](#)
- [Trust Administration \(ABA\) Certificate](#)
- [Universal Banker \(ABA\) Certificate](#)
- [Wharton Emerging Leaders: Advanced Leadership Certificate \(ABA\)](#)

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The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

The following CFTEA certificates have worksheets that begin on the next page:

- [Accounting Certificate](#)
- [Administrative Assistant Certificate](#)
- [Assistant Branch Manager Certificate](#)
- [Bank Financial Management \(ABA\) Certificate](#)
- [Bank Solutions Provider \(ABA\) Certificate](#)
- [Bank Teller \(ABA\) Certificate = Alternative: Certified Modern Banking Representative](#)
- [Branch Manager \(ABA\) Certificate](#)
- [Business and Commercial Lending \(ABA\) Certificate](#)
- [Call Center / Customer Care Certificate](#)
- [Cash Management Certificate](#)
- [Commercial Loan Assistant Certificate](#)
- [Commercial Portfolio Manager Certificate \(New\)](#)
- [Creativity and Innovation Certificate](#)
- [Customer Service Representative \(ABA\)](#)
- [Deposit Operations Fraud Detection Certificate](#)
- [Deposit Operations Certificate](#)
- [Essentials of Success Certificate](#)
- [Evolving as a Professional Certificate](#)
- [Foundational Bank Marketing \(ABA\) Certificate](#)
- [Foundations in Banking Certificate](#)
- [Frontline Fraud Detection Certificate](#)
- [General Business Certificate](#)
- [Introduction to Leadership Certificate](#)
- [Introduction to Leadership Certificate \(ACE CREDIT\)](#)
- [Leadership for Women in Business Certificate](#)
- [Leadership for Women in Business Certificate \(ACE CREDIT\)](#)
- [Lending Compliance \(ABA\) Certificate](#)
- [Loan Collectors Certificate](#)
- [Loan Servicing Certificate](#)
- [Modern Manager Certificate](#)
- [Modern Supervisor Certificate](#)
- [Modern Workforce Certificate](#)
- [Organizational Behavior Certificate](#)
- [Personal Banker \(ABA\)](#)
- [Professional Speaking Certificate](#)
- [Professional Team Leader/Supervisor Certificate](#)
- [Professional Writing Certificate](#)
- [Residential Loan Processing Certificate](#)
- [Residential Loan Underwriting Certificate](#)
- [Residential Mortgage Fraud Detection Certificate](#)
- [Residential Mortgage Lender \(ABA\) Certificate](#)
- [Residential Mortgage Lending Certificate](#)
- [Small Business Banker \(ABA\) Certificate](#)
- [Supervisor/Team Leader \(ABA\) Certificate](#)
- [Universal Banker \(ABA\) Certificate](#)

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The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

This curriculum introduces students to the role of accounting and the supporting functions it provides to an organization. The programs provided in this certificate provide a balanced approach to necessary skills to support the knowledge and trust within an accounting role. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the **Accounting Diploma** and the **General Banking Diploma** and/or **Bank Operations Diploma**.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking			✓	
<input type="checkbox"/> Excel Advanced Skills			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

Please update CFTEA with name or organization changes to assure proper printing and distribution of earned awards.

The [CFTEA](#) website will always have the most current award and course information. [Contact CFTEA](#) with questions regarding updates and changes to awards.

Businesses of all kinds need people who know what it takes to keep an office running smoothly. This certificate provides best practices and the skills needed to perform vital office functions. This program of courses provides the foundation for a variety of careers. Professionals in this field generally have strong skills in communication, time management, organization, and teamwork. This certificate is the first step in an educational career path leading to our [Administrative Assistant Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
— Balancing Priorities			✓	
— Business Telephone Skills			✓	
— Contributing to a Respectful Workplace			✓	
— Excel Basics			✓	
— Meeting Minutes That Matter			✓	
— Safeguarding Customer Information and Nonpublic Areas			✓	
— Steps to a Powerful Personal Brand			✓	
— Talk Like a Leader			✓	
— Written Communication or Professional Writing Certificate		✓	✓	✓

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

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As the assistant branch manager, this role assists the bank manager and oversees branch operations in their absence. In addition to working to manage staff and answer questions for customers, duties could include ensuring compliance with banking standards and regulations, overseeing sales of loan products or other financial instruments and services, and covering for the front-line staff or other customer-facing employees in the event of an unexpected absence. Responsibilities may also consist of stepping in to solve problems or complaints that require management-level insight.

This certificate provides the knowledge and exposure to be successful in this role. The **Assistant Branch Manager Certificate** is a great first step for someone that is moving into this role from another customer-facing role. This career path is enhanced by continuing training with the [Assistant Branch Manager Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
— Calming Upset Customers				✓
— Deposit Accounts and Services		✓		
— Frauds, Scams, and Cons			✓	
— Legal Foundations in Banking	✓	✓		✓
— Modern Manager Certificate or Modern Supervisor Certificate			✓	
— Principles of Banking		✓		✓
— Robbery & Bank Security			✓	
— Safeguarding Customer Information and Nonpublic Areas			✓	
— Written Communication or Professional Writing Certificate		✓	✓	✓

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Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role. Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization specific exercises.

By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution.

Required Courses*:

Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.

- [Analyzing Bank Performance](#)
- [Managing the Bank's Investment Portfolio](#)
- [Managing Funding, Liquidity, and Capital](#)
- [Managing Interest Rate Risk](#)

Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.

- [Ethical Issues for Bankers](#)

Recommended Prerequisites

Students should have an understanding of accounting and financial markets, as well as experience in the use of electronic spreadsheets.

Note for Facilitated Online Courses: All four classes use the *Bank Management* text. It only needs to be bought once provided a new edition is not issued.

* The [Bank Financial Management Certificate](#) is available as an online bundled program.

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ABA Bank Solutions Provider Certificate: Develop a broad understanding of the banking business. For new members of organizations that provide products and services to the banking industry, enable your team to better know their bank customers – from the terminology they use to the constructs under which they operate. By completing the ABA Bank Service Provider Certificate curriculum, you'll strengthen your knowledge of the language of bankers, core products, and the regulatory and ethical constraints under which banks operate.

Required Courses*:

- [Banking Basics Suite](#) or [Principles of Banking](#) or [Banking Today](#)
- [Ethical Issues for Bankers](#) or [Ethics in the Workplace](#)
- [Fundamentals of Consumer Lending Suite](#)
- [Fundamentals of Small Business Banking Suite](#)
- [Understanding Business Bank Products Suite](#) **AND** [Understanding Consumer Bank Products Suite](#)
or [Deposit Accounts and Services](#)

* The [Bank Solutions Provider Certificate](#) is available as a self-paced online bundled program.

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ABA Bank Teller Certificate: Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and coworkers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service.

By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills.

Required Courses*:

- [Banking Basics Suite](#)
- [Communication Basics Suite](#)
- [Dealing Effectively with Co-Workers](#)
- [Effective Referrals Suite](#)
- [Essentials of Workplace Conduct](#)
- [Ethical Issues for Bankers](#)
- [Online Communication Suite](#)
- [Teller Basics](#)
- [Verbal Communication Suite](#)
- [Written Communication Suite](#)

* The [Bank Teller Certificate](#) is available as a self-paced online bundled program.

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Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for building quality customer relationships. By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations.

Required Courses*:

- Banking Basics Suite
- Coaching to Support the Sales Process Suite
- Employment Law
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite
- Fundamentals of Small Business Banking Suite
- Growing Small Business Relationships
- Leadership in Action Suite
- Making the Client Call Suite
- Management Essentials Suite
- Overcoming Objections Suite
- Presentation Skills Suite
- Relationship Sales Suite
- Sales Planning Suite
- Verbal Communications Suite
- Why Quality Customer Service Matters
- Written Communication Suite

The estimated time to complete this certificate is approximately 14 hours.

* The [Branch Manager Certificate](#) is available as a self-paced online bundled program.

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The ABA Certificate in Business and Commercial Lending explores what to look for when analyzing business and personal financial statements and tax returns. The certificate includes three new courses — CRE Cash Flow and Cap Rates, Treasury Management and Effective Commercial Loan Write-Ups — as well as critical new topics on CRE, fraud, BSA/AML and asset-based lending. After completing this comprehensive series, you will have an in-depth understanding of business sectors, legal structures and why businesses borrow, and be ready to bring in new, qualified business to the bank. Pre and post-tests allow seasoned lenders to test out.

The curriculum has pre and post-tests that allow seasoned lenders to test out of content areas with which they are familiar and provides a more efficient learning experience. More importantly, the ABA Certificate in Business and Commercial granted at the completion of this curriculum lets the industry know learners are “credit trained” and ready to bring in new, qualified business.

This curriculum focuses on commercial and industrial lending (C&I) and excludes commercial real estate or investment properties.

Required Courses*:

- ___ Level 1: [Understanding Business Borrowers](#)
- ___ Level 2: [Analyzing Business Financial Statements and Tax Returns](#)
- ___ Level 3: [Analyzing Personal Financial Statements and Tax Returns](#)
- ___ Level 4: [Qualitative Analysis and Determining a Credit Risk Rating](#)
- ___ Level 5: [Loan Structuring, Documentation, Pricing and Problem Loans](#)

The ABA [Business and Commercial Lending Certificate](#) is equivalent to completing **Analyzing Financial Statements and Commercial Lending**, in the facilitated online format.

*The [Business and Commercial Lending Certificate](#) is available as a self-paced online bundled program.

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In our current economy, successful organizations recognize that clear customer communication makes them stand out from the crowd. The call center/customer care area of an organization is a demanding line of work, where success lies in a combination of skills. Customers want their communication to be answered quickly, resolved efficiently, and handled with impeccable product knowledge and communication skills. Effectively managing a large volume of customer requests and concerns with requests from a busy on-the-go consumer provides unique challenges.

The courses in this certificate focus on building and sharpening skills and motivation to boost customer satisfaction. Empower your career and provide outstanding customer service. An educational career path continues with our Call Center/Customer Care Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Effectively Managing Stress in the Workplace			✓	
<input type="checkbox"/> Essential Online Chat with Customers			✓	
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Fighting Fraud: Top Scams Targeting Our Nations Seniors			✓	
<input type="checkbox"/> Frauds, Scams and Cons			✓	
<input type="checkbox"/> Listening with Intent			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Quality Service		✓		✓
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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In financial institutions, the cash management area supports larger business customers and specialized services related to cash flow. This certificate provides the foundation for regulations, remote support, remote deposit capture, ACH and other cash flow needs for small businesses. By developing this foundational knowledge, employees in this key role build confidence in this specialized role and a depth of tools to provide a wide range of assistance to these unique customer needs and security. This certificate is the first step toward advanced knowledge in our [Cash Management Diploma](#) and is part of the [Cash Management Educational Career Path](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Cash Management Services			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Deposit Accounts & Services		✓		
<input type="checkbox"/> Introduction to Analyzing Financial Statements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Quality Service		✓		✓
<input type="checkbox"/> Responding to an RFP (Request for Proposal)			✓	
<input type="checkbox"/> Supporting PCI Essentials for Business Customers			✓	
<input type="checkbox"/> Understanding Your Small Business Customer			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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As a Commercial Loan Assistant, the role requires learning all the ins and outs of this part of the lending industry. It includes assisting Commercial Loan Processors, Underwriters, and Officers in gathering information and documents. This career path provides the power to effectively help the community and many small businesses. Working with clients to collect all of the needed information to process the loan, this role requires specialized training that supports the commercial lending world, government regulations and customer service.

This certificate is the first step in the [Commercial Loan Assistant Career Path](#). The next step leads to the [Advanced Commercial Loan Assistant Certificate](#) and finally, the [Commercial Loan Assistant Diploma](#). Links provide detailed course descriptions for greater detail.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting Basics			✓	
<input type="checkbox"/> BSA/AML: Beneficial Ownership and Customer Due Diligence			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Commercial Loan Documentation			✓	
<input type="checkbox"/> Commercial Loan Structuring			✓	
<input type="checkbox"/> Excel Basics			✓	
<input type="checkbox"/> Flood Insurance			✓	
<input type="checkbox"/> Fundamentals of Small Business Banking			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Listening with Intent			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Understanding Your Small Business Customer			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Become a confident and skilled commercial loan portfolio manager with this comprehensive certificate program.

This certificate equips you with the knowledge and tools needed to effectively manage a portfolio of commercial loans. Through a series of engaging courses, you'll gain a strong foundation in financial analysis, credit risk assessment, commercial lending practices, and regulatory compliance. Just starting in this role? Check out the [Commercial Loan Assistant Certificate](#) and the [Commercial Loan Assistant Diploma](#) for other great foundational support in this career.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
__ Accounting, Financial or General	✓	✓		
__ Analyzing Business Financial Statements & Tax Returns			✓	
__ Analyzing Personal Financial Statements & Tax Returns			✓	
__ Commercial Lending	✓	✓		
__ Commercial Risk Areas			✓	
__ Law for Small Businesses			✓	
__ Listening with Intent			✓	
__ Managing Your Time at Work			✓	
__ Money and Banking	✓	✓		
__ Principles of Banking		✓		✓
__ Safeguarding Customer Information and Secure Areas			✓	
__ Understanding Business Borrowers			✓	

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Because organizations must innovate to stay alive in today's highly competitive marketplace, organizations need employees who can channel their creativity and innovation toward organizational challenges and goals. This certificate program will first help you become re-acquainted with your own stores of creativity and innovation. Next, you are given a set of tools that allow you to leverage your creativity to identify and solve organizational problems. One activity asks you how you might look at a problem from a different angle to produce a more creative result; others walk you through the process of using analogies or replacement techniques to invent creative solutions to problems.

Each 3 to 5-hour, self-paced course offers an assortment of interactive exercises, videos, selected readings, case studies, and self-assessments that will engage you and help you apply your newly discovered creativity in the workplace.

Upon successful completion of all courses in this certificate program, you can download and print a Certificate of Completion.

Required Courses*:

- [Creativity in Teams and Organizations](#)
- [Innovation in Teams and Organizations](#)
- [Introduction to Critical Thinking](#)
- [Personal Creativity](#)

*The [Creativity and Innovation Certificate](#) program is available as a self-paced online bundled program.

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The [ABA Customer Service Representative Certificate](#) addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services and resolve customer problems with knowledge of pertinent bank policies and procedures. In addition to courses that address sales and customer service, the curriculum also emphasizes business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well.

Required Courses*:

- [Banking Basics Suite](#)
- [Communication Basics Suite](#)
- [Effective Referrals Suite](#)
- [Ethical Issues for Bankers](#)
- [Online Communication Suite](#)
- [Overcoming Objections](#)
- [Relationship Sales Suite](#)
- [Understanding Consumer Bank Products](#)
- [Understanding Business Bank Products Suite](#)
- [Verbal Communication Suite](#)
- [Why Quality Service Matters](#)
- [Working Effectively with Co-Workers](#)
- [Written Communication Suite](#)

*The [Customer Service Representative Certificate](#) is available as a self-paced online bundled program.

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When it comes to fraud, crime does pay. Unscrupulous and fraudulent practices cost financial institutions billions of dollars each year. In fact, the Association of Certified Fraud Examiners reports that fraud and abuse cost typical US organizations 7% of their revenues. This amounts to \$994 billion dollars annually.

Employees in operations have access to a greater amount of information than a front-line employee. That access can provide stronger insights into potential fraud and detection.

What Is Bank Fraud?

According to Wikipedia, bank fraud “is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution”.

Fraud comes in many shapes, including stealing checks, forgery, check fraud, identity theft, bank impersonation (posing as a financial institution in order to lure people into depositing funds), taking out fraudulent loans (taking out a loan, knowing that he or she will immediately file bankruptcy), and now, with the growth of the Internet, hacking.

Are Banks Required to Offer Fraud Protection?

Bank account fraud protection is addressed under Federal Reserve Regulation E, which requires banks and credit unions to provide reimbursement for certain fraud losses occurring through unauthorized electronic transfers. That said, the best way to prevent bank fraud is check fraud training for your tellers and support staff.

Select from the following formats [\(click blue checkmarks\)](#) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> BSA for Operations			✓	
<input type="checkbox"/> Fighting Fraud: Top Scams Targeting our Nations Seniors			✓	
<input type="checkbox"/> Frauds, Scams and Cons			✓	

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This curriculum introduces bank personnel to the role of deposit operations and the supporting function it provides within an organization. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the [Deposit Operations Diploma](#) and the [General Banking Diploma](#) and/or [Bank Operations Diploma](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> BSA for Operations			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Payments and Settlements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Safeguarding Customer Information and Secure Areas			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Improving your life is important because it can lead to a happier, healthier, and more successful you. When you make an effort to improve yourself, you are investing in your future. You are setting yourself up for a better life by learning new skills, developing new habits, and making positive changes.

There are many different ways to improve your life. You can start by setting goals for yourself. What do you want to achieve in life? Once you know what you want, you can start making a plan to get there.

Improving your life is not always easy, but it is definitely worth it. When you make an effort to improve yourself, you are taking control of your life. You are choosing to create a better future for yourself. So don't wait any longer, start improving your life today!

Here are some specific benefits of self-improvement:

- Increased happiness and well-being
- Improved relationships
- Increased productivity and success
- Reduced stress and anxiety
- Improved physical and mental health
- Increased self-confidence and self-esteem
- A more fulfilling and meaningful life

Improving your life is a journey, not a destination. Fold together two special bundles for your Essentials in Success Certificate and save even money in the process.

This Self-Paced certificate includes:

[Boost Your Confidence Bundle](#)

- [Steps to a Powerful Personal Brand](#)
- [Transforming Key Areas of Your Life](#)
- [Finding Your Way by Finding Your Why](#)
- [The Purpose Project - Fearlessly Find and Foster Your Life](#)
- [Managing Emotions in Times of Stress and Uncertainty](#)

[Skills for Your Best Tomorrow Bundle](#)

- [Resilience](#)
- [Emotional Intelligence](#)
- [Dealing with Distractions](#)
- [Reach Your Goals](#)
- [Critical Thinking Skills](#)

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Combine the power of two cost-saving self-paced bundles
to earn the skills needed to succeed in today's business world – no matter your role.

Career Planning Bundle

Decades ago, research conducted by Harvard University, the Carnegie Foundation and Stanford Research Centers have all concluded that 85% of job success comes from having well-developed soft and just 15% are knowledge-based skills. What's changed, however, is the speed at which those soft skills need to be learned. Their importance in today's workplace is evident and, with the lubricants industry's current skill shortage, these types of personal traits are even more sought after.

According to the latest World Economic Forum Future of Jobs report, 97 million new roles are likely to be created by 2025. Displaced workers will need to be reskilled and upskilled to take them on. To plug skills gaps, on average, companies estimate that around 40% of workers will need reskilling of six months or less while 94% of business leaders surveyed said they expect employees to pick up new skills on the job, up from 65% in 2018.

Soft skills have moved away from traditional knowledge and rely on the expression of personal and professional experiences which can bring on new perspectives. They are an essential element of change management. Better communication, better understanding and better diversity can lead to better questions that bring better answers. The courses in this bundle may be taken individually or leverage the cost-savings and learn critical skills to remain relevant in the modern world.

Required Courses:

- [Critical Thinking Skills](#)
- [Handling Workplace Conflict](#)
- [How to Make Yourself a Valued Professional](#)
- [The Art of Influencing Others](#)
- [Working Effectively with Co-Workers](#)

Unlocking Your Potential as a Professional Bundle

Do you want to unlock your career potential and maximize your success? It can be challenging in today's highly competitive job market, but the good news is that it is possible. With the right tools and resources, you can open up a world of opportunities for yourself – whether you're looking to switch careers or take the next step in your current one.

The following cost-savings bundle has been created to support your career potential and maximize success – setting goals, networking strategically, honing key skill sets, staying organized, and more. By following the tips in these courses closely and taking action when necessary, you will be well on your way toward unlocking new doors of opportunity for yourself!

Required Courses:

- [Balancing Priorities](#)
- [Developing Positive Work Relationships](#)
- [Emotional Intelligence](#)
- [Staying Focused: Managing Change and Uncertainty in the Workplace](#)
- [Your Role as a Professional Banker](#)

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Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank’s brand. Gain insight into managing marketing activities from brand management to PR to digital marketing and learn the key regulatory guidelines for bank marketing.

By completing the ABA Foundational Certificate in Bank Marketing curriculum, you’ll strengthen your knowledge of marketing’s role in a financial institution and within the banking industry as a whole.

Select from the following formats [\(click blue checkmarks\)](#) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Marketing in Banking	✓	✓		
<input type="checkbox"/> Marketing in a Digital World			✓	
<input type="checkbox"/> Marketing Management	✓	✓		
<input type="checkbox"/> Marketing Planning	✓	✓		
<input type="checkbox"/> UDAAP for Marketers			✓	

*The [Foundational Bank Marketing Certificate](#) is available as a bundled program.

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This certificate program prepares those aspiring for a successful career in a financial institution with in-demand skills. The targeted courses provide the necessary knowledge and skills for potential employees as well as those new to the financial industry. It is a direct path to a career in banking and the foundation to build toward the [Certified Modern Banking Representative](#).

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Frontline Fundamentals		✓	✓	
<input type="checkbox"/> Your Role as a Professional Banker			✓	✓

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Frauds, scams and cons come in many forms; uninvited contact is received by email, letter, and telephone or in person making false promises to con victims out of money. There are many of these sorts of scams that change based on current situations, such as COVID. However, there are underlying principles that can be applied to protect consumers and organizations from financial losses. In the end, our neighbors and community organizations are negatively impacted financially, reputation-wise, emotionally and physically. These courses cover a wide range of fraud topics normally covered in multiple training programs.

The course format has been adjusted to allow for case studies of current, ever-changing frauds in your area and how the knowledge of frauds, scams and cons directly impacts your work as a professional and as a consumer.

This certificate focuses on how consumers and employees of financial institutions can detect and protect fraud from impacting their communities and vulnerable adults.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Frauds, Scams, and Cons			✓	
<input type="checkbox"/> Fighting Fraud: Top Scams Targeting Our Nations Seniors (in partnership with the United States Senate Committee on Aging)			✓	

A student approaching completion of an award is requested to confirm this with the CFTEA office. May 31st is the annual deadline for award completion.

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Are you seeking a fast track to additional business skills and credentials? Whether you're looking to further your career or pursue new job opportunities, CFTEA's online business certificates allow you to dive deeper into the subjects you're most passionate about.

Getting started in business? Learn the foundational keys to success when managing multiple duties in a smaller organization. The material within this certificate provides a general business foundation in partnership with M.I.T. and Harvard educators with a cost effective approach.

Required Courses*: (Special Bundle Pricing)

- [Accounting Fundamentals for Small Businesses](#)
- [Budgeting and Financial Analysis for Small Businesses](#)
- [Communicating Collaboratively](#)
- [Law for Small Businesses](#)
- [Meeting Minutes that Matter](#) (not a MindEdge course)
- [Networking for Success](#)
- [Security Awareness](#)
- [Speak with Confidence](#)

*The [General Business Certificate](#) is available as a bundled program.

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What is leadership and why is it important? How does a leader encourage change without triggering fearful resistance? What are the key elements to leading an effective team? What is the role of charisma in leadership? How can a leader achieve work-life balance? This suite of courses addresses all of these questions and many more.

Based on D. Quinn Mills' book, *Leadership: How to Lead, How to Live*, a text used at Harvard Business School, the courses in this suite offer advice on leadership that can help you stand out as a leader among your peers. Video segments introduce Dr. Mills and other leaders who discuss such issues as how leaders become leaders, leadership ethics, and the differences between leaders, managers, and administrators.

Each 3 to 5-hour, self-paced course offers an assortment of interactive exercises, videos, selected readings, case studies, and self-assessments that will engage you and help you consider how your own attitudes toward leadership might promote or impede your leadership success.

Required courses*:

- [Body Language for Leaders](#)
- [Introduction to Leadership](#)
- [Leaders and Work-Life Balance](#)
- [Leading and Managing Change](#)
- [Leading Teams](#)

*The Introduction to Leadership Certificate is available as an a self-paced bundled program.

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This online course teaches essential leadership skills to help learners stand out as leaders among their peers. The coursework discusses the theories of leadership and offers real-world practical explanations and definitions. Throughout five segments, learners will explore questions such as: What is leadership, and why is it important? How does a leader encourage change without triggering fearful resistance? What are the key elements to leading an effective team? What is the role of charisma in leadership? How can a leader achieve work-life balance? The self-paced course offers an assortment of interactive exercises, videos, case studies, and self-assessments that engage students and provide opportunities to practice leadership skills.

Topics covered in the course:

- [Introduction to Leadership](#)
- [Body Language for Leaders](#)
- [Leading Teams](#)
- [Leading and Managing Change](#)
- [Leaders and Work-Life Balance](#)

[Download the complete syllabus with learning outcomes here.](#)

This course has been evaluated by The American Council on Education's College Credit Recommendation Service (ACE CREDIT®) with a recommendation of 3 credits, lower division, in leadership.

Successful completion for the ACE CREDIT® designation is based on student performance on a final cumulative exam. The final exam is composed of 40 multiple-choice questions. Students will have 1.5 hours to complete the exam. The exam is proctored. For more information, please see the syllabus.

If students do not earn a passing score of 70% on their first attempt, they will have the opportunity to take the exam 1 additional time (2 total attempts). Students must wait 24 hours between exam retakes. A passing score of 70% or above is required to request college credit for this certificate.

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Nearly half of all working adults are women, and women now make up the majority of students pursuing undergraduate and graduate degrees. Despite these indications that they have the skills and education to be leaders in the workforce, women are still underrepresented in many areas, and the persistent wage gap demonstrates that their work is often undervalued. This certificate explores both the social and psychological mechanisms that create challenges that professional women often face. Alongside commentary from women leaders, the material also provides concrete and data-driven recommendations for advancing in your career. The courses in the certificate introduce key concepts and practices that all successful business people should be familiar with, thereby serving as a general introduction to topics like leadership, management, communication, work-life balance, networking, negotiation, and body language.

Required courses*:

- ___ [Body Language for Women in Business](#)
- ___ [Communication for Women in Business](#)
- ___ [Current Issues Facing Women in Business](#)
- ___ [Leadership and Management for Women in Business](#)
- ___ [Negotiation for Women in Business](#)
- ___ [Networking and Mentorship for Women in Business](#)
- ___ [Work-Life Balance for Women in Business](#)

*The [Leadership for Women in Business Certificate](#) is available as a bundled program.

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This online course explores the various challenges that evidence suggests women in business are likely to face—challenges that are different (in kind or in scale) than those faced by men in business. Throughout seven segments, learners will explore key concepts and practices that all successful business people should be familiar with, such as leadership, management, communication, work-life balance, networking, negotiation, and body language. The material also provides concrete and data-driven recommendations for women looking to advance their careers, by naming some of the systematic obstacles they might face, such as explicit discrimination, implicit bias, glass ceilings, and assumptions about familial responsibilities. Alongside commentary from women leaders, students will learn strategies for addressing these challenges. The self-paced course offers an assortment of interactive exercises, videos, case studies, and self-assessments that engage students and provide opportunities to practice essential business skills.

Topics covered in the course:

- [Body Language for Women in Business](#)
- [Communication for Women in Business](#)
- [Current Issues Facing Women in Business](#)
- [Leadership and Management for Women in Business](#)
- [Negotiation for Women in Business](#)
- [Networking and Mentorship for Women in Business](#)
- [Work-Life Balance for Women in Business](#)

[Download the complete syllabus with learning outcomes here.](#)

This course has been evaluated by The American Council on Education’s College Credit Recommendation Service (ACE CREDIT®) with a recommendation of 3 credits, lower division, in women in leadership.

Successful completion for the ACE CREDIT® designation is based on student performance on a final cumulative exam. The final exam is composed of 50 multiple-choice questions. Students will have 1.5 hours to complete the exam. The exam is proctored. For more information, please see the syllabus.

If students do not earn a passing score of 70% on their first attempt, they will have the opportunity to take the exam 2 additional times (3 total attempts). Students must wait 24 hours between exam retakes. A passing score of 70% or above is required to request college credit for this certificate.

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Through self-paced courses, solidify a foundational understanding of general lending compliance, and gain the ability to identify and respond within these core regulations.

What You'll Learn

- Understand key lending regulations
- Identify and respond to lending compliance requirements
- Apply knowledge of regulations and laws within general lending compliance

Required courses*:

- ___ [Credit Card Regulations for Compliance Professionals](#)
- ___ [Equal Credit Opportunity Act \(ECOA\) Reg B for Compliance Professionals](#)
- ___ [Fair Credit Reporting Act \(FCRA\) for Compliance Professionals](#)
- ___ [Loans to Insiders \(Reg O\) for Compliance Professionals](#)
- ___ [Military Lending Act for Compliance Professionals](#)
- ___ [Reg Z Foundations and Closed-End Non-Mortgage Credit for Compliance Professionals](#)
- ___ [Reg Z Open-End Credit for Compliance Professionals](#)
- ___ [Servicemembers Civil Relief Act \(SCRA\) for Compliance Professionals](#)

*The [Lending Compliance Certificate](#) is available as a self-paced bundled program.

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A successful collection effort should include an ongoing strategy for collections, a systematic daily monitoring of individual accounts and a daily review and analysis of delinquency reporting. This certificate is part of an overall collections career path to provided key instruction, regulations and connections to the lending industry. Each course link provides a detailed course description.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Fair Debt Collections Practice Act			✓	
<input type="checkbox"/> Fundamentals of Consumer Lending			✓	
<input type="checkbox"/> Fundamentals of Mortgage Lending			✓	
<input type="checkbox"/> Loan Collectors Training		✓		
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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This curriculum introduces bank personnel to the role of loan servicing and the supporting functions it provides to customers and within an organization. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the Loan Servicing Diploma and the General Banking Diploma and/or Bank Operations Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Servicing: Overview			✓	
<input type="checkbox"/> Mortgage Servicing: Escrow Accounts			✓	
<input type="checkbox"/> Mortgage Servicing: Error Resolution			✓	
<input type="checkbox"/> Mortgage Servicing: Loan Origination and Servicing Transfers			✓	
<input type="checkbox"/> Mortgage Servicing: Loss Mitigation			✓	
<input type="checkbox"/> Mortgage Servicing: Payment Crediting and Periodic Statements			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Managers face new challenges in today's business world. The Certified Modern Manager covers new material from Harvard and M.I.T. educators that allow managers to provide a measurement of their knowledge and skill to enhance their career development as a step beyond the Certified Modern Supervisor. For additional information for new managers, see [The Effective Manager's Toolbox](#). SHRM accredited.

Required Courses*:

- [A Manager's Guide to Superior Customer Service](#)
- [A Manager's Guide to Time Management](#)
- [Body Language for Leaders](#)
- [Business Ethics in the 21st Century](#)
- [Emotional Intelligence for Managers](#)
- [Introduction to Negotiations](#)
- [Leading and Managing Change](#)
- [Managing a Modern Organization](#)
- [Security Awareness](#)
- [Certification Exam](#)

Award Application and Career Pathing

This course applies to the following awards:

- [Advanced Financial Services Diploma](#)
- [Bank Operations Diploma](#)
- [General Banking Diploma](#)
- [Supervision Diploma](#)

*The courses of the [Modern Manager Certificate](#) program are available individually, but the exam is only included in the Self-Paced bundle.

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Today's Supervisor program has been updated with new, relevant materials that speak to the needs of new supervisors in the current and future business world. The modules have been organized to better complement and build on each section during this interactive program. The final assessment is provided online and the grade is available upon completion.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Behavioral Interviewing			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Coaching for Development			✓	
<input type="checkbox"/> Learning to Manage			✓	
<input type="checkbox"/> Staying Focused: Handling Change and Uncertainty in The Workplace			✓	
<input type="checkbox"/> Toughest Supervisor Challenges			✓	
<input type="checkbox"/> Ongoing Performance Development			✓	
<input type="checkbox"/> Delegating for Growth			✓	
<i>Additional Modules coming in 2025</i>				
<input type="checkbox"/> Creating Psychological Safety at Work				
<input type="checkbox"/> Meaningful Recognition for Today's Workforce				

Modern Supervisor Certificate is available as a Self-Paced Online Bundle.



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Every team has one: that go-to person who unblocks their colleagues and gets things done. They know where every particular file lives and what to do without looking up some details in the employee handbook.

These people are key employees with the added benefits of increased job security and respect. You've met them, benefited from their knowledge, and now, you want to be them. How do you do that?

Being someone the go-to, key personal within an organization is about more than just doing a good job. This certificate dives deeper into specific ways you can contribute and thrive as part of the modern workforce.

Modern Workforce Mindset Bundle

What's the secret to long-term happiness at work? While things like friendly teammates, fun perks, and end-of-year bonuses bring joy from time to time, psychologists say the key to long-term happiness is all in your head.

It's your mindset, that is. And having a growth mindset can have a profound impact on your happiness and success in all aspects of life, work included.

The concept extends to teams and organizations too. Those that foster a growth mindset environment see greater innovation and a stronger sense of trust, ownership, and commitment across the team.

So what is a growth mindset and how can you unlock it? The topics within this bundle support looking at things in a new way and challenging you to be your best version in the modern world.

Required Courses:

- [Contributing to a Respectful Workplace](#)
- [Effectively Managing Stress in the Workplace](#)
- [How to Make Yourself a Valued Professional](#)
- [Staying Focused: Handling Change and Uncertainty in the Workplace](#)
- [Your Role as a Professional Banker](#)

Modern Workforce Skills Bundle

There are tasks and then there are skills needed to enter and remain viable in the workforce. This cost-saving bundle has been developed to address in-demand skills required to stand out and excel among peers.

Required Courses:

- [Creative Problem Solving](#)
- [Emotional Intelligence](#)
- [Quality Service](#)
- [Solid Business Writing](#)

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People, processes and technology. These are the three major drivers of business achievement. The best leaders inherently understand that great companies start with great people. This curriculum provides the support in a human resource professionals and managers to understand the complexity of employee and group characteristics that impact the organizational culture. This course builds on the strength of courses such as Human Relations and Human Resource Management.

Required Courses:

- [Employee Engagement](#)
- [Leading Others Through Change](#)
- [Motivating Employees To Be Their Best](#)
- [Onboarding](#)
- [Organizational Trust](#)
- [Transformational Leadership](#)

*The [Organizational Behavior Certificate](#) is available as a bundled program.

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Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships.

By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships.

Required Courses*:

- [Banking Basics Suite](#) or [Banking Today](#)
- [Communication Basics Suite](#)
- [Effective Referrals Suite](#)
- [Ethical Issues for Bankers](#)
- [Fundamentals of Consumer Lending](#) or [Fundamentals of Consumer Lending CFTEA](#)
- [Fundamentals of Small Business Banking](#) or [Fundamentals of Small Business Banking CFTEA](#)
- [Introduction to Analyzing Financial Statements](#)
- [Making the Client Call Suite](#)
- [Managing Time at Work](#)
- [Online Communication Suite](#)
- [Overcoming Objections](#)
- [Relationship Sales Suite](#)
- [Sales Planning Suite](#)
- [Understanding Business Bank Products](#) or
[Understanding Banking Products](#) (Covers both Consumer and Business)
- [Understanding Consumer Bank Products](#) or
[Understanding Banking Products](#) (Covers both Consumer and Business)
- [Verbal Communication Suite](#)
- [Written Communication Suite](#)

* The [Personal Banker Certificate](#) is available as a self-paced online bundled program.

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This course bundle, curated by CFTEA, teaches the following skills: confidence and clarity of speaking in a business setting, engaging collaboration, enhanced listening skills for understanding, and presentations to a group or manager that gain buy-in. It focuses on real-world examples that allow professionals to move from ineffective to effective verbal communication. The result is speech that stands out and advances a professional standing in the workplace. Learners who complete this bundle will have learned skills that will help them strengthen and improve their speaking ability as well as set them up for professional success and credibility in an ever-changing business environment.

Course bundle includes the following courses*:

- [Communicating Collaboratively](#)
- [Effective Presentations](#)
- [Effective Public Speaking](#)
- [Speak with Confidence](#)
- [The Business of Listening](#)

* The [Professional Speaking Certificate](#) is available as a self-paced online bundled program.

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Combine the power of two cost-savings bundles to earn the skills needed to succeed in a team leader or supervisor role.

Growing as a Team Leader/Supervisor Bundle

Aside from the organizational functions team leaders and supervisors perform, such as delegating work and overseeing their teams, they also have a direct impact on:

- **Employee engagement.** According to Gallup, the quality of a team leader or supervisor accounts for 70% of the variance in team engagement. So even a small improvement in your skills can have a significant effect on your team's engagement levels.
- **Job satisfaction.** McKinsey has identified that relationships with team leaders and supervisors are the main factor in employee job satisfaction. In this role, you can greatly impact your employee's workplace experience.
- **Employee retention.** It's often said that people leave managers, not companies. Given that both poor employee engagement and poor job satisfaction are factors in high employee turnover, it's easy to see the connection. This was confirmed in a survey conducted by GoodHire, in which 82% of workers said they would consider leaving because of poor team management.

These statistics prove that being a good team leader or supervisor makes an impactful difference in the workplace. But how can you improve as a manager? And how can you avoid common mistakes?

Required Courses:

- [Handling Workplace Conflict](#)
- [Mental Models: Making Reality-Based Decisions](#)
- [Navigating Difficult Conversations](#)
- [The Business of Listening](#)
- [Managing Your Time at Work](#)

Succeeding as a Team Leader/Supervisor Bundle

A great team leader can be the difference between a high-performing team and an ineffective one.

Imagine a team where the leader encourages each person to do their best work, helps them develop professionally, provides clarity amid changing priorities, and trusts them to fulfill job responsibilities.

Now imagine a team where the leader belittles people, micromanages their work, withholds information, and pits them against each other.

Which do you think is more likely to be a high-performing team?

A team leader's ability to motivate, inspire, guide, and coach their teams can impact everything from employee engagement and development to retention and productivity. What's more, research shows that a team leader has the most direct and significant impact on the experience of the people on the team. That means having the right skills and behaviors in leadership roles can determine how quickly team members develop new skills, whether they feel included and supported, and how creative or innovative the team's solutions are.

Investing in leadership development can help teams—and organizations—really shine.

Required Courses:

- [Balancing Priorities](#)
- [Basics of Style: How Personality Shapes Communication, Leadership, and Teamwork](#)
- [Staying Focused: Handling Change and Uncertainty in the Workplace](#)
- [Team Excellence](#)
- [The Art of Influencing Others](#)

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This course bundle, curated by CFTEA, teaches the following skills: effective business writing, grammar mastery, and how to enhance business emails and writing. It focuses on real-world examples that allow professionals to move from ineffective to effective writing. The result is written communication that stands out and advances a professional standing in the workplace. Learners who complete this bundle will have learned skills that will help them strengthen and improve their written communication as well as set them up for professional success and credibility in an ever-changing business environment.

Course bundle includes the following courses*:

— [Effective Business Writing](#)

— [Troubleshooting Your Writing](#)

— [Writing Better Emails](#)

— [Master Grammar Basics](#)

— [Advanced Grammar](#)

* The [Professional Writing Certificate](#) is available as a self-paced online bundled program.

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This curriculum introduces bank personnel to the role of mortgage loan processing and the supporting functions it provides to customers and within an organization from loan application to closing. The development of knowledge and practical skills in this area provides the foundation for an educational career path leading to the Residential Loan Processing Diploma and the General Banking Diploma and/or Bank Operations Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Appraisal Procedures			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Basics of Mortgage Processing			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Excel Basics			✓	
<input type="checkbox"/> Flood Insurance			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Processing and Underwriting Credit			✓	
<input type="checkbox"/> Processing Income and Assets			✓	
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Written Communication or Professional Writing Certificate		✓	✓	✓

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Loan underwriters determine the creditworthiness of loan applicants using their knowledge of banking principles and the science of statistical analysis. This certificate was crafted in partnership with real-world underwriters to provide the skills and knowledge necessary to success in an underwriting career. This certificate is the first step in a residential underwriting career path leading to the Residential Loan Underwriting Diploma.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Business Telephone Skills			✓	
<input type="checkbox"/> Consumer Credit Reporting, Credit Bureaus, Credit Scoring, and Related Policy Issues			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Excel Basics			✓	
<input type="checkbox"/> Flood Insurance			✓	
<input type="checkbox"/> Home Equity (Open End Credit)			✓	
<input type="checkbox"/> Personal Tax Return Analysis			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Processing and Underwriting Credit			✓	
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Written Communication <u>or</u> Professional Writing Certificate		✓	✓	✓

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When it comes to fraud, crime does pay. Unscrupulous and fraudulent practices cost financial institutions billions of dollars each year. In fact, the Association of Certified Fraud Examiners reports that fraud and abuse cost typical US organizations 7% of revenues. This amounts to \$994 billion dollars annually.

Employees in operations have access to a greater amount of information than a front-line employee. That access can provide stronger insights into potential fraud and detection.

What Is Bank Fraud?

According to Wikipedia, bank fraud “is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution”.

Fraud comes in many shapes, including stealing checks, forgery, check fraud, identity theft, bank impersonation (posing as a financial institution in order to lure people into depositing funds), taking out fraudulent loans (taking out a loan, knowing that he or she will immediately file bankruptcy), and now, with the growth of the Internet, hacking.

Are Banks Required To Offer Fraud Protection?

Bank account fraud protection is addressed under Federal Reserve Regulation E, which requires banks and credit unions to provide reimbursement for certain fraud losses occurring through unauthorized electronic transfers. That said, the best way to prevent bank fraud is check fraud training for your tellers and support staff.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Determining Your Role in Fraud Prevention			✓	
<input type="checkbox"/> Mortgage Fraud and Ethical Behavior			✓	
<input type="checkbox"/> Mortgage Fraud Detection, Reporting and Prevention			✓	
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	

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A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

Required Courses*:

- [Banking Basics Suite](#) or [Principles of Banking](#)
- [Appraisal Procedures](#)
- [Basics of Mortgage Processing](#)
- [Completing the HUD-1 \(optional\)](#)
- [Determining Your Role in Fraud Prevention](#)
- [Discovering FHA Programs](#)
- [Effective Referrals Suite](#)
- [Essentials of Mortgage Lending](#)
- [Ethical Issues for Bankers](#)
- [Explaining Loan Modifications](#)
- [Mitigating Potential Fraud in Your Organization](#)
- [Mortgage Customer Counseling and Prequalification](#)
- [Personal Tax Return Analysis](#)
- [Preparing the Closing Disclosure](#)
- [Preparing the Loan Estimate](#)
- [Processing and Underwriting Credit](#)
- [Processing Income and Assets](#)
- [Reviewing the Appraisal Report](#)

* The [Residential Mortgage Lender Certificate](#) is available as a self-paced online bundled program.

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This certificate has been designed as a flexible option to introduce a comprehensive review of the banking industry and mortgage lending principles and practices.

The following areas are explored to provide a powerful foundation in a career that involves mortgage lending: Federal mortgage-related laws, General information about mortgage programs and products, Mortgage loan origination activities, Ethics expected of mortgage professionals, and content related to MLO license laws and regulations.

The principles and practices covered in the certificate are a foundation that will help prepare you to become a capable and qualified mortgage professional. It will enable you to stay current with the changes in federal laws, products, guidelines, and procedures in the mortgage industry.

Select from the following formats ([click blue checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		

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Develop the key skills for building trusted relationships with business customers. Discover tactics to better engage customers by understanding their needs and being able to offer appropriate solutions. Develop a broad knowledge of small business-specific products. Learn how to cultivate strong customer relationships. Master best practices for executing sales calls, handling objections, and delivering on-going service. Gain insight into ways to grow your book of business.

By completing the ABA Small Business Banker Certificate curriculum, you'll strengthen your knowledge of relationship-centric sales approaches.

Required Courses*:

- ___ [Fundamentals of Small Business Banking Suite](#)
- ___ [Growing Small Business Relationship Suite](#)
- ___ [Introduction to Analyzing Financial Statements](#)
- ___ [Personal Tax Return Analysis](#)
- ___ [Relationship Sales for Small Business Clients Suite](#)
- ___ [Sales Planning Suite](#)
- ___ [Small Business Borrowing](#)
- ___ [Small Business Products Suite](#)

* The [Small Business Banker Certificate](#) is available as a self-paced online bundled program.

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Develop skills critical for becoming a well-rounded leader – whether with or without direct reports. Build communication skills for a variety of situations including collaboration, coaching, motivation, recognition, and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate, and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders. By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees.

Required Courses*:

- [Banking Basics Suite](#)
- [Building Collaborative Teams](#)
- [Communication Basics Suite](#)
- [Employment Law](#)
- [Empowerment](#)
- [Ethical Issues for Bankers](#)
- [Leveraging the Benefits of a Diverse Workforce](#)
- [Management Essentials Suite](#)
- [Managing Change](#)
- [Online Communication Suite](#)
- [Presentation Skills Suite](#)
- [Verbal Communication Suite](#)
- [Why Quality Customer Service Matters](#)
- [Written Communication Suite](#)

* The [Supervisor/Team Leader Certificate](#) is available as a self-paced online bundled program.

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Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and sales and service skills. Discover ways to build relationships and create referrals to other lines of business.

By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers.

Required Courses*:

- ___ [Banking Basics Suite](#)
- ___ [Communication Basics Suite](#)
- ___ [Dealing Effectively with Co-Workers](#)
- ___ [Effective Meetings](#)
- ___ [Ethical Issues for Bankers](#)
- ___ [Managing Change](#)
- ___ [Online Communication Suite](#)
- ___ [Overcoming Objections Suite](#)
- ___ [Presentation Skills Suite](#)
- ___ [Relationship Sales Suite](#)
- ___ [Verbal Communication Suite](#)
- ___ [Why Quality Customer Service Matters Suite](#)
- ___ [Written Communication Suite](#)

* The Universal Banker Certificate is available as a self-paced online bundled program.

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Didn't see the certificate you were looking for?

Many certificates don't need a worksheet as all the required course work is included in one registration.

Here is the list of certificates that do not need a worksheet:

- [AGILE Project Management Certificate](#)
- [AGILE Project Management Certificate \(ACE CREDIT\)](#)
- [Asset Management \(ABA\) Certificate](#)
- [Branch Manager Bootcamp Certificate](#)
- [BSA and AML Compliance \(ABA\) Certificate](#)
- [Commercial Lending Underwriting Certificate](#)
- [Commercial Real Estate Lending Decision Process \(ABA\) Certificate](#)
- [Compliance Essentials \(ABA\) Certificate](#)
- [Conflict Management Certificate \(ACE CREDIT\)](#)
- [Consumer Lending Certificate](#)
- [Core Concepts and Ethics for Fiduciary Advisors \(ABA\) Certificate](#)
- [Cybersecurity Certificate](#)
- [Data Analytics Certificate](#)
- [Deposit Compliance \(ABA\) Certificate](#)
- [Digital Banker Certificate \(ABA\)](#)
- [Digital Marketing Certificate](#)
- [Digital Marketing Certificate \(ACE CREDIT\)](#)
- [Diversity and Inclusion in HR Management Certificate Bundle](#)
- [Emergency Management Certificate](#)
- [Entrepreneurship Certificate](#)
- [Entrepreneurship Certificate \(ACE CREDIT\)](#)
- [Finance Essentials for Managers Certificate](#)
- [Financial and Credit Risk Management \(ABA\) Certificate](#)
- [Fiduciary Relationship Management \(ABA\) Certificate](#)
- [Fiduciary Risk and Compliance \(ABA\) Certificate](#)
- [Fraud Prevention \(ABA\) Certificate – for BSA Department](#)
- [Human Resource Management Certificate](#)
- [Human Resource Management Certificate \(ACE CREDIT\)](#)
- [Integrated Wealth Planning and Advice \(ABA\) Certificate](#)
- [Introduction to Business Analysis Certificate](#)
- [ITIL 4 Foundation Certificate](#)
- [Management Skills \(ACE CREDIT\) Certificate](#)
- [Mortgage Lending Compliance \(ABA\) Certificate](#)
- [Non-Profit Management Certificate](#)
- [Non-Profit Communication Certificate](#)
- [Online Learning Certificate](#)
- [Operational Risk Management \(ABA\) Certificate](#)
- [Project Management Certificate \(ACE CREDIT\)](#)
- [Project Management for Teams](#)
- [Project Management Team Leadership](#)
- [Risk Management Frameworks \(ABA\) Certificate](#)
- [Sales Essentials Certificate](#)
- [Small Business Lending and Selling Skills Certificate](#)
- [Small Business Management Certificate](#)
- [Small Business Management Certificate \(ACE CREDIT\)](#)
- [Trust Administration \(ABA\) Certificate](#)
- [Wharton Emerging Leaders: Advanced Leadership Certificate \(ABA\)](#)

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CFTEA certifications offer students access to nationally recognized credentials and opportunity in the business world.

Click on any award title to be taken to the CFTEA website page with course listings. Those awards **highlighted** do not have award worksheets.

- [AEM/CEM Prep Course Emergency Management \(U.S. version\)](#)
- [Agile Certified Practitioner \(PMI-ACP\) Exam Prep](#)
- [Certified Global Business Professional \(CGBP\) Exam Prep](#)
- [Certified Health Savings Professional CHSP](#)
- [Certified IRA Specialist CIS I](#)
- [Certified Modern Banking Representative \(CMBR\)](#)
- [Certified Modern Branch Professional – Level 1 \(CMBP I\) – Front Line Branch/Universal/Personal Banker Level 1](#)
- [Certified Modern Branch Professional – Level 2 \(CMBP II\) – Front Line Branch/Universal/Personal Banker Level 2](#)
- [CompTIA A+](#)
- [CompTIA Cybersecurity Analyst \(CySA+\)](#)
- [CompTIA Network+](#)
- [CompTIA Security+](#)
- [ITIL 4 Managing Professional \(Contact CFTEA Office\)](#)
- [ITIL 4 Strategic Leader \(Contact CFTEA Office\)](#)
- [LEED Green Associate v4 Exam Prep](#)
- [Modern Classroom Certified Trainer \(MCCT\)](#)
- [Professional in Human Resources \(PHR\) Exam Prep Course](#)



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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As a modern certification in today’s business world, the Certified Modern Banking Representative (MBRC) covers updated material that allows those new, entry-level employees to develop in their careers and equip them to take on modern banking challenges with knowledge, confidence, and skill. Gain a solid foundation and launch your banking career.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status:

The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Banking Today		✓		
<input type="checkbox"/> Legal Foundations in Banking (formerly Law & Banking)	✓	✓		✓
<input type="checkbox"/> Quality Service		✓		✓
<input type="checkbox"/> Fighting Fraud: Top Frauds Targeting Our Nations Seniors			✓	
<input type="checkbox"/> Certification Exam with CFTEA replay			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Designed for branch employees seeking a true and rich universal banking model and suited as a career path beyond entry-level through assistant manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics. Next level after Certified Modern Banking Representative.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status: The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Calming Upset Customers				✓
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> IRA Fundamentals or Understanding Banking Products		✓	✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking	✓	✓		✓
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Sales Essentials Certificate			✓	
<input type="checkbox"/> Security Awareness			✓	
<input type="checkbox"/> Certification Level 1 Exam with CFTEA replay			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

Payment will cover the exam and a free re-take. If a student fails the first time, they may take it again starting within 24 hours after the original test was taken until six months later at no additional charge!

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Designed for branch employees seeking a true and rich universal banking model and suited as a career path beyond entry-level through assistant manager levels. Retail employees require a full range of skills and knowledge to manage relationships across a broad spectrum of modern topics, including lending. This certification adds to Level 1 by supporting lending insights and knowledge.

The online certification exam includes CFTEA replay. This allows students a second chance, at no cost to them or the organization, to retake the exam 24 hours after the prior attempt. CFTEA replay was developed to manage test anxiety and provide cost savings to organizations.

Application, Exam, and Status: The exam will be a timed, online test. CFTEA replay is included (2 attempts).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
Certified Modern Branch Professional – Level 1				
Fundamentals of Consumer Lending			✓	
Fundamentals of Mortgage Lending			✓	
Fundamentals of Small Business Banking			✓	
Introduction to Analyzing Financial Statements			✓	
The Leadership Experience (Coming 2025)				
Written Communication or Professional Writing Certificate		✓	✓	✓
Certification Exam with CFTEA replay			✓	



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

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The Modern Classroom Certified Trainer (MCCT) prepares instructors at all levels of experience to deliver courses using the latest technologies and approaches.

Facilitating a course in the modern classroom can be an intimidating prospect for those who have never taught before. Even if you have taught before, facilitating a course that involves the use of technology for delivery can be a complex and daunting task. This course will help you prepare for all aspects of delivering in the modern classroom, including the art of facilitating a learning event, class preparation techniques, course delivery in various modes including asynchronous and virtual delivery, and troubleshooting the technology required in the modern classroom.

Required Courses:

— [Modern Classroom Certified Trainer with Exam](#)

Lesson 1: Introducing the Modern Classroom

Topic A: Delivery Modalities

Topic B: Snapshot of Classroom Environments

Lesson 2: Facilitating a Learning Event

Topic A: Initiate a Class

Topic B: Manage Learners

Topic C: Finalize a Class

Lesson 3: Delivering a Modern Training Event

Topic A: Conduct a Modern Class

Topic B: Conduct a Face-to-Face Class

Topic C: Conduct a Remote Synchronous Class

Topic D: Conduct a Mixed Class

Topic E: Conduct an Asynchronous Class

Lesson 4: Preparing for Delivery

Topic A: Prepare Content for Delivery

Topic B: Plan for Event Delivery

Topic C: Set Up the Classroom

Lesson 5: Troubleshooting the Modern Classroom

Topic A: Resolve Common Technical Problems

Topic B: Resolve Virtual Classroom-Specific Issues

Topic C: Prepare for Potential Facility-Related Issues



When a student signs up for a certification exam for any of the following programs:

- Certified Modern Banking Representative
- Certified Modern Branch Professional - Level 1
- Certified Modern Branch Professional - Level 2
- Modern Classroom Certified Trainer

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CFTEA diplomas offer college-level programs to support students for a successful career in the business world. Diplomas offer a long-range, educational career goal to build professional stability, confidence, and knowledge.

Diplomas focus primarily on hands-on learning of skills required or desired by potential employers. These programs can take anywhere from one semester to two years to complete.

Some diplomas also serve as embedded diplomas, which means that all the credits you earn are directly applied toward other diploma program options, giving you the option to advance your education and increase your career options and earning potential.

Would your organization like to customize a certificate? [Contact the CFTEA office](#) to discuss options that meet your needs.

- [Accounting](#)
- [Administrative Assistant](#)
- [Adult Educators](#)
- [Advanced Financial Services](#)
- [Assistant Branch Manager](#)
- [Bank Marketing](#)
- [Bank Operations](#)
- [Business and Commercial Lending](#)
- [Call Center/Customer Care](#)
- [Cash Management](#)
- [Commercial Loan Assistant](#)
- [Commercial Portfolio Manager \(NEW\)](#)
- [Consumer Lending](#)
- [Credit Analyst](#)
- [Deposit Operations](#)
- [Financial Lending](#)
- [General Banking](#)
- [Human Resources](#)
- [Loan Collectors](#)
- [Loan Servicing](#)
- [Residential Loan Processing](#)
- [Residential Loan Underwriting](#)
- [Residential Mortgage Lending](#)
- [Supervision](#)
- [Universal Banker](#)

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The business world is full of opportunities, and students who want to harness them should consider their career development in Accounting. This specialized curriculum provides students with skills needed in an advanced accounting role within a financial institution. The courses within this Diploma build on the essentials in the [Accounting Certificate](#) and provide additional advancement toward the [General Banking Diploma](#) and/or the [Bank Operations Diploma](#).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, General or Financial		✓		
<input type="checkbox"/> Analyzing Bank Performance	✓			
<input type="checkbox"/> Call Report Preparation for Beginners–5 Part Series			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Excel: Tips and Tricks			✓	
<input type="checkbox"/> Legal Foundations in Banking		✓		
<input type="checkbox"/> Meetings that Work			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Building on the foundational Administrative Assistant Certificate, this program continues to provide the skills necessary to adapt to the ever-changing technological needs of today’s modern business settings. Graduates of the Administrative Assistant diploma program gain proficiency in contemporary technology, office procedures, document processing, communication skills, and other necessary skills to succeed in a modern office setting.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Dealing with Distractions			✓	
<input type="checkbox"/> Essentials of Project Management			✓	
<input type="checkbox"/> Excel: Advanced			✓	
<input type="checkbox"/> Excel: Tips and Tricks			✓	
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Introduction to Data Analysis			✓	
<input type="checkbox"/> Meetings That Work			✓	
<input type="checkbox"/> Staying Focused: Handling Change and Uncertainty			✓	
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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The **Adult Educators Diploma** establishes instructor training and certification requirements for effective and engaging adult learning. Its purpose is to recognize demonstrated competency levels in education and training experience for each instructor, which, in turn, improves the overall professionalism, quality, and effectiveness of internal training programs. The courses within this diploma build on the foundation created in the Online Learning Certificate and Modern Classroom Certified Trainer and expand the skillset to meet the changing demands of modern organizations. This path is ideal for those in learning and development, those tasked with training adults within their organization and subject matter experts that need additional support in effectively delivering content that is appealing and meets real-world requirements.

With a shift to online and remote learning, instructors are tasked to compete with multi-tasking students, hybrid courses and accessibility challenges while maintaining confidence with shifting technology requirements.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Online Learning Certificate			✓	
<input type="checkbox"/> Micro-Learning Focused on Practice and Application Case Study			✓	
<input type="checkbox"/> Modern Classroom Certified Trainer			✓	
<input type="checkbox"/> Engaging Adult Learners			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Virtual Delivery for Educators			✓	
<input type="checkbox"/> Your Role as a Facilitator			✓	

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This diploma continues the knowledge and expertise derived from earning at least one other diploma through CFTEA. To earn this diploma, you must successfully complete all of the classes listed below, a maximum of half of which may be transferred from an accredited college or university. This curriculum provides students with the specific competencies and in-depth knowledge necessary to establish the educational foundation for a successful financial services career.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements		✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Marketing or Certificate in Digital Marketing		✓	✓	
<input type="checkbox"/> Money and Banking	✓	✓		
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Supervision or Modern Supervisor		✓	✓	
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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As the assistant branch manager, this role assists the bank manager and oversees branch operations in their absence. In addition to working to manage staff and answer questions for customers, duties could include ensuring compliance with banking standards and regulations, overseeing sales of loan products or other financial instruments and services, and covering for the front-line staff or other customer-facing employees in the event of an unexpected absence. Responsibilities may also consist of stepping in to solve problems or complaints that require management-level insight.

This diploma provides the knowledge and exposure to be successful in this role. The **Assistant Branch Manager Diploma** is a great next step for someone that is advancing in this role as they work to enhance their career or build on basic knowledge. This career path begins with the **Assistant Branch Manager Certificate**.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> BSA/AML: Beneficial Ownership and Customer Due Diligence			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Excel Basics			✓	
<input type="checkbox"/> Fundamentals of Consumer Lending			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Managing a Successful Branch				✓
<input type="checkbox"/> Maintaining Superior Team Performance				✓
<input type="checkbox"/> Navigating Difficult Conversations			✓	
<input type="checkbox"/> Sales Essentials Certificate			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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At the core of the Bank Marketing Diploma is in-depth course work on marketing financial services, along with related topics such as event-based selling and successful sales campaigns. Courses on financial and business planning provide essential business skills that experienced bank marketers have identified as critical to the function. Supporting the marketing-specific core are courses in banking fundamentals, economics and business ethics.

The Bank Marketing Diploma is an ideal program for bank marketers who are relatively new to the profession. It also represents an excellent opportunity for bankers outside the marketing area who desire a solid background in marketing to support their current responsibilities (e.g., branch managers).

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
__ Artificial Intelligence for Marketing Professionals			✓	
__ Certificate in Digital Marketing			✓	
__ Contributing to a Respectful Workplace			✓	
__ Ethics in the Workplace			✓	
__ FDIC for Marketers			✓	
__ Handling Workplace Conflict			✓	
__ Meetings that Work			✓	
__ Marketing		✓		
__ Principles of Banking		✓		✓
__ Successful Sales Campaigns			✓	
__ Verbal Communication		✓		
__ Written Communication		✓		✓

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Bank operations are the infrastructure of the organization. Individuals who work in operations across the bank are responsible for ensuring that the daily workflow is smooth and efficient. With views toward operations efficiency and customer expectations, bank operations personnel continually review current methods and procedures and often recommend process improvements and innovations. In the course of their duties, operations personnel interact with staff throughout the bank, from data processing to customer contact areas. Supervisors and managers in operations are responsible for seeing that their areas are staffed adequately with well-trained personnel who understand banking processes, process improvement methods and project management.

This curriculum provides a solid grounding in banking fundamentals, which is essential to new or aspiring operations managers or supervisors. Critical knowledge areas such as accounting, legal and regulatory aspects of banking, general bank operations, payment systems, and supervision are central to the program. The diploma is an ideal foundation for bankers new to the operations area.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Money and Banking	✓	✓		
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Supervision or Modern Supervisor Certificate		✓	✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum is designed for small business bankers, new commercial lenders, and those individuals in lending support positions, and management trainees. The courses address broad banking comprehension, financial accounting, commercial lending and credit analysis, product knowledge — both credit and deposit products for small businesses — legal and regulatory issues, and a number of other topics like relationship selling and presentation skills that support the overall business relationship.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements	✓	✓		
<input type="checkbox"/> Business Math		✓		
<input type="checkbox"/> Commercial Lending	✓	✓		
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Money and Banking	✓	✓		
<input type="checkbox"/> Principles of Banking	✓	✓		✓
<input type="checkbox"/> Sales Essentials Certificate			✓	
<input type="checkbox"/> Small Business Lending & Selling Skills Certificate			✓	
<input type="checkbox"/> Statistics		✓		
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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The courses in this diploma build on the Call Center / Customer Care Certificate and deepen the skill and motivation to boost customer satisfaction. Empower your career and provide outstanding customer service.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Automated Clearing House			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> IRA Fundamentals			✓	
<input type="checkbox"/> Legal Foundations in Banking		✓		✓
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Steps to a Powerful Personal Branding			✓	
<input type="checkbox"/> Team Excellence			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Building on the foundation laid in the [Cash Management Certificate](#), this diploma has been developed to manage advanced topics presented in supporting business customers leveraging the Cash Management area of a financial institution. This diploma is part of the [Educational Career Paths](#) from CFTEA that support employee confidence, knowledge and growth within Cash Management.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Cash Management Services			✓	
<input type="checkbox"/> Exploring P2P and Digital Payments			✓	
<input type="checkbox"/> Fundamentals of Small Business Banking			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Introduction to Cybersecurity			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Listening with Intent			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Responding to an RFP (Request for Proposal)			✓	
<input type="checkbox"/> Steps to a Powerful Personal Branch			✓	
<input type="checkbox"/> Wire Transfers			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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As a Commercial Loan Assistant, the role requires critical skills that increase over time. It includes assisting Commercial Loan Processors, Underwriters, and Officers in gathering information and documents. This career path provides the power to effectively help the community and many small businesses. Working with clients to collect all of the needed information to process the loan, this role requires specialized training that supports the commercial lending world, government regulations and customer service. After completing the other certificates, this diploma provides a capstone experience to truly understanding the world of commercial lending and the various teams and information needed for success.

This certificate is the first step in the [Commercial Loan Assistant Career Path](#). The path begins with the [Commercial Loan Assistant Certificate](#), then moves to the [Advanced Commercial Loan Assistant Certificate](#) and finishes with this diploma. Links provide detail course descriptions for greater detail.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Appraisal Procedures			✓	
<input type="checkbox"/> Commercial Lending	✓	✓		
<input type="checkbox"/> Commercial Loan Structuring Documentation, Pricing and Problem Loans			✓	
<input type="checkbox"/> Commercial Risk Areas			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Excel: Advanced Skills			✓	
<input type="checkbox"/> Excel: Tips & Tricks			✓	
<input type="checkbox"/> Introduction to Analyzing Financial Statements			✓	
<input type="checkbox"/> Understanding SBA Loans and Eligibility			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Master the art and science of commercial loan portfolio management with this in-depth diploma program.

This comprehensive diploma equips you with the advanced skills and knowledge needed to excel as a commercial loan portfolio manager. You'll delve into specialized areas like construction lending, credit risk analysis, and regulatory compliance while honing essential communication and soft skills for success in this demanding role.

Invest in your future and become a highly sought-after commercial loan portfolio manager. Enroll in a course today and start your journey to diploma completion!

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Commercial Construction Lending			✓	
<input type="checkbox"/> Commercial Portfolio Manager Certificate				
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Equal Credit Opportunity Act Reg B			✓	
<input type="checkbox"/> Excel: Advanced Skills			✓	
<input type="checkbox"/> Explaining Loan Modifications			✓	
<input type="checkbox"/> Growing Small Business Relationships Suite			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Qualitative Analysis and Determining Credit Risk Rating			✓	
<input type="checkbox"/> Statistics		✓		
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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Consumer lenders provide service to customers and prospective customers through various credit products and services. Consumer lenders need to understand the consumer lending process from developing and taking loan applications to collection and recovery. Consumer lenders participate in the bank's sales and development activities. Because meeting sales objective is a critical responsibility of the position, consumer lenders often identify and follow through with cross-selling opportunities. To be successful, consumer lenders must stay current on all trends, issues and procedures affecting the consumer lending function, especially changing rules and regulations. They also need to develop solid relationship management skills.

This Consumer Lending Diploma reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management and relationship selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective and professional speaking and writing skills.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting Basics			✓	
<input type="checkbox"/> Consumer Lending	✓	✓		
<input type="checkbox"/> Consumer Lending Certificate			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> <u>Introduction to Analyzing Financial Statements or Personal Tax Return Analysis</u>			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking	✓	✓		✓
<input type="checkbox"/> Sales Essentials Certificate			✓	
<input type="checkbox"/> Steps to a Powerful Personal Branch			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This diploma provides students with industry standards and important knowledge used to analyze companies and their ability to repay loans. A credit analyst is responsible for assessing a loan applicant's ability to repay the loan and recommending that it be approved or denied. Credit analysts are employed by commercial and investment banks, credit card companies, credit rating agencies, and investment companies. They may also work in the credit departments of a wide range of companies.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements	✓	✓		
<input type="checkbox"/> Commercial Lending	✓	✓		
<input type="checkbox"/> Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Guarantor Analysis			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Small Business Lending Certificate			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of deposit operations. The courses within this Diploma build on the essentials in the Deposit Operations Certificate and provide additional advancement toward the General Banking Diploma and/or the Bank Operations Diploma.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, Financial or General	✓	✓		
<input type="checkbox"/> Achieving Unclaimed Property Compliance Best Practices			✓	
<input type="checkbox"/> Automated Clearing House (ACH)			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Deposit Accounts and Services		✓		
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> IRA University	✓			
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Written Communication		✓		✓

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Lending is an integral part of a bank’s products – from consumer lending to mortgage lending and other lending products. This diploma will assist students with the basic lending concepts and functions that will provide the educational background necessary to pursue CFTEA’s more specific lending diplomas.

A lender is an individual, a public or private group, or a financial institution that makes funds available to a person or business with the expectation that the funds will be repaid. Repayment will include the payment of any interest or fees. Repayment may occur in increments, as in a monthly mortgage payment (one of the largest loans consumers take out is a mortgage) or as a lump sum.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting, <u>Financial</u> or General	✓	✓		
<input type="checkbox"/> Analyzing Financial Statements	✓	✓		
<input type="checkbox"/> Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Small Business Lending and Selling Skills Certificate			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum introduces entry-level bank personnel to the role of banking in the United States economy and to specific functions in the banking world. It develops knowledge and practical skills related to basic banking services and is intended to provide a focused knowledge of the banking industry as a whole.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
___ Accounting, <u>Financial</u> or General	✓	✓		
___ Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
___ Legal Foundations in Banking	✓	✓		✓
___ Marketing or Certificate in Digital Marketing		✓	✓	
___ Money and Banking	✓	✓		
___ Principles of Banking		✓		✓
___ Residential Mortgage Lending		✓		
___ Verbal Communication		✓		
___ Written Communication		✓		✓

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This program is designed to provide an introductory understanding of the functions of the human resource position as well as training in the skills and strengths required of the successful Human Resource Management Professional. Human resources are the set of people who make up the workforce of an organization, business sector, industry, or economy. A narrower concept is human capital, the knowledge, and skills that individuals command. Similar terms include manpower, labor, personnel, associates, or simply: people.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Artificial Intelligence for HR Professionals			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Human Relations		✓		
<input type="checkbox"/> Human Resource Management or Certificate in Human Resources Management		✓	✓	
<input type="checkbox"/> Meetings that Work			✓	
<input type="checkbox"/> Organizational Behavior Certificate			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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A successful collection effort should include an ongoing strategy for collections, a systematic daily monitoring of individual accounts and a daily review and analysis of delinquency reporting. This certificate is part of an overall collections career path to provided key instruction, regulations and connections to the lending industry.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Analyzing Personal Financial Statements and Tax Returns			✓	
<input type="checkbox"/> Balancing Priorities			✓	
<input type="checkbox"/> Consumer Lending or Consumer Lending Certificate	✓	✓	✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Fair Credit Reporting Act for Compliance Professionals			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Speaking for Success		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of loan servicing. The courses within this Diploma build on the essentials in the Loan Servicing Certificate and provide additional advancement toward the General Banking Diploma and/or the Bank Operations Diploma. Loan Servicing Certificate required for completion.

Loan servicing refers to the administrative aspects of a loan from the time the proceeds are dispersed to the borrower until the loan is paid off. Loan servicing includes sending monthly payment statements, collecting monthly payments, maintaining records of payments and balances, collecting and paying taxes and insurance (and managing escrow funds), remitting funds to the note holder, and following up on any delinquencies.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Accounting Basics			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Ethics in the Workplace			✓	
<input type="checkbox"/> Fundamentals of Consumer Lending			✓	
<input type="checkbox"/> Fundamentals of Mortgage Lending			✓	
<input type="checkbox"/> <u>Loan Servicing Certificate</u>				
<input type="checkbox"/> Loan Servicing and Administration (Coming 2026)				
<input type="checkbox"/> Managing Emotions in Times of Stress and Uncertainty			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides an educational career path to bank personnel in the role of loan processing. The courses within this Diploma build on the essentials in the [Residential Loan Processing Certificate](#) and provide additional advancement toward the [General Banking Diploma](#) and/or the [Bank Operations Diploma](#).

The steps taken by an institution lender from the time a request for a loan application is received to the time the loan is approved or denied, including taking the application, credit investigation, evaluation of the loan, and other steps.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Dealing with Distractions			✓	
<input type="checkbox"/> Excel Advanced			✓	
<input type="checkbox"/> Explaining Loan Modifications			✓	
<input type="checkbox"/> Good Faith Estimate and HUD-1			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Fraud, Detection, Reporting and Prevention			✓	
<input type="checkbox"/> Mortgage Fraud and Ethical Behavior			✓	
<input type="checkbox"/> Preparing the Closing Disclosure			✓	
<input type="checkbox"/> Preparing the Loan Estimate			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> TILA-RESPA Integrated Disclosure (TRID)			✓	
<input type="checkbox"/> Written Communication		✓		✓

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The most common type of underwriter is a mortgage loan underwriter. Mortgage loans are approved based on a combination of an applicant’s income, credit history, debt ratios, and overall savings. Mortgage loan underwriters ensure that a loan applicant meets all of these requirements, and they subsequently approve or deny a loan. Underwriters also review a property’s appraisal to ensure that it is accurate and the home is worth the purchase price and loan amount. Mortgage loan underwriters have final approval for all mortgage loans. Loans that are not approved can go through an appeal process, but the decision requires overwhelming evidence to be overturned. This diploma builds on the [Residential Loan Underwriting Certificate](#) to give job-specific knowledge and confidence to the process.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Appraisal Procedures			✓	
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Dealing with Distractions			✓	
<input type="checkbox"/> Determining Your Role in Fraud Prevention			✓	
<input type="checkbox"/> Discovering FHA Programs			✓	
<input type="checkbox"/> Excel Advanced Skills			✓	
<input type="checkbox"/> Fair Lending Overview			✓	
<input type="checkbox"/> Flood Insurance			✓	
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Fraud, Detection, Reporting and Prevention			✓	
<input type="checkbox"/> Mortgage Fraud and Ethical Behavior			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Reviewing the Appraisal Report			✓	
<input type="checkbox"/> Regulation Z: Ability to Repay (ATR) and Qualified Mortgage for Compliance Professionals			✓	
<input type="checkbox"/> Written Communication		✓		✓

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Mortgage lending is an important function of banks in meeting the needs of their communities. Depending on the institution, mortgage lenders may be involved with many different aspects of the mortgage lending and servicing function. To be successful, mortgage lenders must have a solid understanding of the mortgage lending process, including the methods and procedures used to make loans to individuals for the purchase of a residence, as well as loans to builders and real estate developers.

Mortgage lending personnel provide service to customers and prospective customers, and often participate in business development activities. In addition to developing an understanding of the mortgage lending process, credit analysis, finance, real estate law, and the secondary market, mortgage lenders must manage business relationships and keep current with changes in related government regulations. This mortgage lending diploma requires a good understanding of banking, accounting, credit analysis, and legal principles. The courses in the diploma program provide a solid foundation for learning the mortgage lending business, including aspects of underwriting, processing and servicing, and approaches to profiling mortgage prospects. The diploma is well suited to aspiring mortgage lenders and to those individuals relatively new to the mortgage area of the bank, including mortgage loan clerks, loan processors and closers.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Contributing to a Respectful Workplace			✓	
<input type="checkbox"/> Critical Thinking Skills			✓	
<input type="checkbox"/> Fundamentals of Real Estate Appraisal		✓		
<input type="checkbox"/> Legal Foundations in Banking	✓	✓		✓
<input type="checkbox"/> Mortgage Fraud, Detection, Reporting and Prevention			✓	
<input type="checkbox"/> Mortgage Fraud and Ethical Behavior			✓	
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Residential Mortgage Lending		✓		
<input type="checkbox"/> Safeguarding Customer Information and Nonpublic Areas			✓	
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Verbal Communication			✓	
<input type="checkbox"/> Written Communication		✓		✓

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This curriculum provides participants with the integration of supervisory concepts and skills development plus management techniques for a well-developed educational background in the role of the supervisor. In addition to that, training Supervisors on how to engage and empower their employees can lead to increased productivity and employee retention. Training supervisors in soft skills will improve employee retention and the costs associated with turnover. This diploma builds on the Modern Supervisor program.

Select from the following formats ([click on checkmarks](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
<input type="checkbox"/> Engaging Adult Learners			✓	
<input type="checkbox"/> Handling Workplace Conflict			✓	
<input type="checkbox"/> Meetings that Work			✓	
<input type="checkbox"/> Modern Manager Certificate			✓	
<input type="checkbox"/> Modern Supervisor Certificate			✓	✓
<input type="checkbox"/> Principles of Banking		✓		✓
<input type="checkbox"/> Steps to a Powerful Personal Brand			✓	
<input type="checkbox"/> Supervision		✓		
<input type="checkbox"/> The Leadership Experience (Coming 2025)				
<input type="checkbox"/> Verbal Communication		✓		
<input type="checkbox"/> Written Communication		✓		✓

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The CFTEA Universal Banker Diploma is a capstone and continues the education left by the Certified Modern Branch Professional – [Level 1](#) and [Level 2](#) to provide the tools to develop further within a retail branch. This diploma provides an educational career path that supports the [General Banking Diploma](#) and future growth.

Universal banking is a system in which banks provide a wide variety of comprehensive financial services, including those tailored to retail, commercial, and investment services. Universal banking is common in some European countries, including Switzerland. Universal banking became more common in the United States starting in 1999 when the Gramm-Leach-Bliley Act (GLBA) repealed the restrictions preventing commercial banks from offering investment banking services.

Select from the following formats ([click on checkmarks or award titles](#)) to gain course information and pricing.

Required Courses	Instructor Led Online	Guided Learning	Self Paced	Virtual Classroom
Certified Modern Banking Representative				
Certified Modern Branch Professional – Level 1				
Certified Modern Branch Professional – Level 2				
Exploring P2P and Digital Payments			✓	
Verbal Communication		✓		

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Center for Financial Training
& Education Alliance
Unlock your potential.

Bachelor of Science in Business Administration: Banking Major (BSBA)

Through CFTEA and Saint Joseph's College



Is a degree in banking right for you?

Have you:

- ◆ Completed any of the CFTEA classes listed below?
- ◆ Earned a banking diploma through CFTEA?
- ◆ Taken any college courses?
- ◆ Completed your Associate's Degree?

If you answered yes to any of these questions, you've already started earning your B.S. in Business Administration with a Banking specialty from Saint Joseph's College of Maine.

Not in Maine? No problem – all of Saint Joseph's College classes are available as distance-learning classes. Wherever you are, you can participate in this degree program!

THIS PROGRAM'S SPECIAL FEATURES:

- ◆ Designed for banking professionals who want to advance their careers.
- ◆ Courses are a combination of CFTEA courses and distance education courses from Saint Joseph's College
- ◆ Achieve your degree efficiently by earning college credit for select banking credentials.
- ◆ Most prior learning and career training qualify as degree credits (e.g. college courses, military training and CEUs).

Required Banking Classes taken through CFTEA:

- | | |
|---|---|
| <input type="checkbox"/> Analyzing Financial Statements | <input type="checkbox"/> Principles of Banking |
| <input type="checkbox"/> Commercial Lending | <input type="checkbox"/> Residential Mortgage Lending |
| <input type="checkbox"/> Consumer Lending | <input type="checkbox"/> Supervision |
| <input type="checkbox"/> Legal Foundations in Banking | <input type="checkbox"/> Verbal Communication (3 credit) |
| <input type="checkbox"/> Marketing (3 credit) | <input type="checkbox"/> Written Communication (3 credit) |
| <input type="checkbox"/> Money and Banking | |

Bachelor of Science in Business Administration Banking Major

Click to go to Saint Joseph's website
for full degree details.

For more information about Saint Joseph's College

Contact Saint Joseph's College Online Admissions by

- calling 1-800-752-4723,
- texting 207-893-7841, or
- mailing onlineadmissions@sjcme.edu

An admissions counselor would be happy to help.

How Can CFTEA Help You Gain Accessible College Credits for Transfer Into St. Joseph's College?

- Up to 90 credits may be transferred into St. Joseph's College from CFTEA. These include 3-credit courses through Guided Learning, Virtual Classrooms, or Live sessions.
- CFTEA courses are offered at a fraction of the cost of college credits.
- Based on your organization's special relationship with CFTEA, students may take an approximately 15% discount on St. Joseph's College tuition for even more savings!

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What CFTEA Courses Can I Transfer In Toward Any Degree? (Up to 90 credits)

3-Credit Courses

(Click Course Titles for Details and Pricing)

- [Analyzing Financial Statements](#)
- [Business Math](#)
- [Commercial Lending](#)
- [Consumer Lending](#)
- [Financial Accounting](#)
- [Fundamentals of Real Estate Appraisal](#)
- [General Accounting](#)
- [Human Relations](#)
- [Human Resource Management](#)
- [Legal Foundations in Banking](#)
- [Management](#)
- [Marketing for Bankers](#)
- [Money and Banking](#)
- [Principles of Banking](#)
- [Residential Mortgage Lending](#)
- [Statistics](#)
- [Supervision: Concepts and Skill-Building](#)
- [The Leadership Experience \(coming 2025\)](#)
- [Verbal Communication](#)
- [Written Communication](#)

Some CFTEA certificates also carry ACE Accreditation for Transfer.

(Click Course Titles for Details and Pricing)

- [AGILE Project Management Certificate](#)
- [Conflict Management Certificate](#)
- [Digital Marketing Certificate](#)
- [Entrepreneurship Certificate](#)
- [HR Management Certificate](#)
- [Leadership Certificate](#)
- [Leadership for Women in Business Certificate](#)
- [Management Skills](#)
- [Project Management Certificate](#)
- [Small Business Management Certificate](#)
- **check back for even more!**

Looking for information on continuing with a Master's Degree?

St. Joseph's collaboration for bankers represents a concept that was way ahead of its time from the start and the fact that we have kept pace with changes to ensure continued relevance is something all can appreciate.

A couple of interesting points:

1. Undergraduate students can "fast-track" into the MBA program by taking select graduate courses as undergraduate electives.
2. The LMBA is appropriate for anyone with a bachelor's degree (no undergraduate business degree required).

Your SJC admissions counselor will be able to provide information about potential partnership discounts for your institution. Your CFTEA Contact for the Saint Joseph's College program is Tammy@cftea.org

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