



# BAI CREDIT UNION SERIES

At BAI Learning & Development our philosophy is simple – professional development is not “one size fits all.” We are committed to understanding your organization’s specific business challenges and professional development needs first. From there, we will work with you to provide the specific curriculums (online, DVD, video or a blended program) and recommend the appropriate series of courses and level of technology needed to address your unique business objectives and training challenges. BAI is committed to ensuring your learning and development investment is efficient, effective and focused on your top business challenges.

BAI Learning & Development offers a comprehensive line-up of training offerings to allow your organization to design a focused and high-impact training curriculum. At the core is our Credit Union Series comprised of eight unique course suites including the 52-course Compliance Essentials suite. These courses are delivered via the BAI Learning Manager – the industry’s premier Learning Management System

Our online compliance curriculum includes:

- Compliance Essentials
- Consumer Lending
- Residential Mortgage Lending
- Service & Sales
- New Accounts & Personal Banking
- Teller Skills
- Operations & Financial Skills
- Issues and Challenges Facing Managers & Directors
- Online Video Learning Series

In addition to our Credit Union Series online curriculum, we offer the following training solutions to help you create a robust learning experience for your students:

- Compliance Classroom Toolkit Series
- Professional Skills Series
- Watch & Learn DVD Collection

Learning Management Services

As a full service learning provider, BAI can partner with you to meet all of your learning management needs. BAI Learning Management Services includes:

- Training Administrator Services
- On-site Training Sessions
- HR System Integration
- Tailored Content Development
- Institution Specific Reports
- Logo & Theme Customization

For more information, contact your account manager or call 800.264.7600 or email [learn@bai.org](mailto:learn@bai.org).

Visit [www.learnbai.org](http://www.learnbai.org) to view catalogs of all BAI curriculum offerings.

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### LEGEND

Course Number	<b>1319</b>
Course Title	<b>Opening Deposit Accounts: Explaining Rules and Procedures</b>
Course Length	<i>30 minutes</i>
Supplemental Materials	<i>Comprehension test</i>
Course Description	Are you prepared to complete legal deposit transactions? This course covers six topics affecting deposit accounts and transactions: Regulation CC, Regulation E, Regulation D, The Truth in Savings Act (TISA), Privacy of Consumer Financial Information (Regulation P) and the regulatory signs or notices your institution is required to display.

**KENNETH ISAACSON**

**VICE PRESIDENT, REGULATORY COMPLIANCE OFFICER**

“BAI Learning & Development makes my job easier by providing consistent regulatory training to our employees. With a click of a button I can manage the educational development of our entire organization. BAI’s Learning Manager not only saves us time and money, but also reduces risk with its detailed reporting features.”

# COMPLIANCE ESSENTIALS

## **Compliance Essentials**

This is the core package of the compliance offering, including courses in Identity Theft, Anti-Money Laundering (AML), Information Security, Privacy, Reg CC, Regulation E, National Credit Union Administration (NCUA) and Credit Union Basics.

In today’s complex financial services environment, new and amended compliance regulations are announced on a daily basis. Understanding what it takes to remain regulatory compliant is challenging, yet critical to your organization’s success.

We draw on our history, expertise and breadth of regulatory compliance knowledge to assemble a comprehensive suite of courses. Our Compliance Essentials package provides a foundation of accurate and relevant content regarding the importance compliance issues facing your organization such as, BSA, FACT Act and Credit Union Protection. Our staff of compliance experts closely tracks, researches and monitors the compliance and regulatory environment, ensuring our course content is accurate and timely and has you covered.

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### **20206C** **BSA and AML: An Overview**

60 minutes

*Comprehension test*

The Federal Financial Institutions Examination Council states, in addition to job-specific training for all personnel, new staff must have an overview of BSA and AML requirements. This interactive program introduces the concept of money laundering and details how BSA regulations and requirements work to deter it. Currency Transaction Reporting (CTR), Suspicious Activity Reporting (SAR), and rules for negotiable instruments and wire transfers are all covered in this comprehensive BSA and AML overview.

### **20004C** **BSA: Exemptions and Member Identification**

30 minutes

*Comprehension test*

This interactive course covers the Bank Secrecy Act as it relates to the exemption system and the new Member Identification Program. Employees will learn what the exemption system is and why it exists, what procedures must be followed with exempt accounts, which businesses may never be exempt as well as why it is so crucial to properly identify members. The course also contains an interactive pretest allowing employees to travel the road to BSA compliance.

### **20003C** **BSA: How to Comply**

30 minutes

*Comprehension test*

Take this course and learn how and when to complete a currency transaction report. This course covers Part I, II and III of Currency Transaction Reporting (CTR). With this course you will understand how to complete the various parts of CTR, determine which transactions require a CTR, report suspicious activity, and identify structuring and the ways your institution can prevent it.

### **20204LENC** **BSA: Responsibilities for Lenders**

30 minutes

*Comprehension test*

Because lenders do not normally handle cash, what do they need to know about BSA? Lenders can play a crucial role in BSA requirements because of their member contact and knowledge of member transactions. Become familiar with the appropriate sections of BSA, learn how to identify and report suspicious activity and understand the penalties for violating the BSA.

### **20204OPSC** **BSA: The Role of Operations**

30 minutes

*Comprehension test*

Unlike tellers or lenders, back office personnel rarely deal face-to-face with members. As a result, BSA affects these operational roles differently. Learners will determine how support personnel can best comply with BSA regulations. After providing a brief introduction to the background and purpose of the Act, this course covers such back office essentials as job-specific suspicious activity monitoring guidelines, rules for information sharing with law enforcement and other financial institutions, and the various directives for wire transfer recordkeeping requirements.

### **20204TELC** **BSA: Transaction** **Procedures for Tellers**

30 minutes

*Comprehension test*

Today's tellers have the added responsibility of monitoring and reporting cash transactions that may be related to illegal drug trafficking, terrorist activities, illegal gambling and other illicit criminal activities. This course explains the purpose of the BSA, violations and penalties for non-compliance with the Act, and which transactions require a CTR. Students will also be able to match the recordkeeping and exemption identification individual requirements to individuals purchasing covered instruments.

### **20204TRSC** **BSA: Trust Department** **Responsibility**

30 minutes

*Comprehension test*

Due to the nature of the products and services it offers, a financial institution's Trust Department can be an attractive target for money launderers or even terrorist financiers. This course is designed to enlighten all Trust Department employees as to how to protect their institution through adopting a risk-based BSA/AML compliance program, complying with CIP procedures, and learning how to spot and report suspicious activities.

### **20005C** **BSA: Wire Transfers and** **Recordkeeping Requirements**

30 minutes

*Comprehension test*

The Bank Secrecy Act generally deals with the reporting of large cash transactions or the record keeping requirements of purchases of cashier's checks and other negotiable instruments. Understanding the rules and exceptions will help your credit union play a key role in the prevention of money laundering. This course also covers: how rules differ for established and non-established members, how the rules differ for transactions involving an originator and beneficiary bank, and how long records must be maintained.

### **20066C** **Credit Union Security: An Overview**

30 minutes

*Comprehension test*

This program examines the importance of security procedures and the minimum security required by regulators and outlines additional security measures.

### **20067C** **Credit Union Security:** **Safety Procedures**

60 minutes

*Comprehension test*

This program covers the security related to the opening, closing and daily operations of your credit union. You also will determine ways to secure drive-up and ATM locations and identify daily operational threats and concerns. It also addresses what you can do to insure your personal security.

### **20062C** **Credit Unions: An Introduction**

90 minutes

*Comprehension test*

This course defines the various types of financial institutions, how they make money, and In this course, you'll also determine how financial institutions make money, recognize the evolution of the industry, and understand your role at your credit union.

### **20064C** **Credit Unions: Organization and Regulation**

60 minutes

*Comprehension test*

Explore the management structure of a typical credit union and how job titles are used to show levels of authority. Discover regulatory agencies associated with credit unions and how the network is structured.

### **20063C** **Credit Unions: Products and Services**

120 minutes

*Comprehension test*

The more knowledge an employee has about their credit union's products and services, the more successful he/she will be at selling, lending, or assisting members with those products! After completing this course, you'll be able to identify a financial institution's three primary services; deposit and loan products and services offered, payment procedures and services, and other specialized financial services.

### **20116C** **FACT Act: Today**

60 minutes

*Comprehension test*

The FACT Act directly impacts financial institutions, consumer reporting agencies, and other entities which furnish information impacting consumer reports. Upon completion of this course, learners will be able to recognize and apply identity theft provisions, identify how the FACT Act can empower consumers to protect their credit reports and control the use of their information, and apply new standards of preserving the accuracy and integrity of consumer reporting information.

### **20401C** **FCRA & FACT Act Game Show**

45 minutes

*Classroom and Trainer Materials*

Use this game show course to liven up FCRA and FACT Act training! Specially built for the classroom setting, this Jeopardy-like course was developed to test employee knowledge regarding all facets of FCRA and FACT Act compliance, with categories such as Identity Theft, Protecting Consumers, Notifications and Disclosures, Consumer Reporting Timelines, and Accuracy and Integrity. This course also includes an instructional guide for the host to help conduct the classroom session, and printable score sheets for students. With questions that utilize applicable employee scenarios, as well as standard procedures, your students will be excited about FCRA and FACT Act compliance and daily customer interactions!

**20073C****Fair Lending: Implementation, Monitoring, and Review**

90 minutes

*Comprehension test*

This fair lending course is designed for lending managers, legal teams, and the Board of Directors. Upon completion of this course, staff members will be able to explain how to implement a fair lending program, identify all the teams, policies, and procedures that are involved in a fair lending review, evaluate day-to-day activities using a fair lending monitoring system, measure enforcement penalties, and demonstrate an understanding the reputational risk of a fair lending violation.

**20072C****Fair Lending: Basic Topics and Terms**

60 minutes

*Comprehension test*

This fair lending course is designed for lending teams, individuals who receive or give loan applications, and new-hire lenders. Upon completion of this course, learners will be able to apply fair lending laws and regulations, like the Fair Housing Act and Reg B, in the lending interview. They will also be able to recognize different types of discrimination, identify how to prevent discrimination, and measure the impact of fair lending violations.

**HT2011Q4****Hot Topics: Dodd-Frank Update**

30 minute course

*Printable version of course, links to the CFPB's website and updates*

This course is first in a series of "Hot Topics" courses designed to keep financial institution staff up-to-date on the quickly changing regulatory landscape. This particular course addresses the impact that the Dodd-Frank Act has had, and is having at its one-year point, and the agencies tasked with carrying out its provisions.

**HT2012Q1****Hot Topics: UDAAP**

30 minute course

*Printable version of course, links to regulatory updates*

This course is the second in a series of "Hot Topics" courses designed to keep financial institution staff up-to-date on the quickly changing regulatory landscape. This particular course addresses the influence of the Dodd Frank Act's addition of "Abusive" to Unfair and Deceptive Acts or Practices, thus creating "UDAAP." This course describes what UDAAP states currently, which products and services it applies to, and what the CFPB may declare as deceptive, abusive, or unfair. The preparatory guidelines in this course will also help your institution prevent any future UDAAP violations.

### **20327C** **Information Security: Preventing Identity Theft**

*30 minutes*

*Comprehension test*

The best way to solve the problem of identity theft is to prevent it from happening at your credit union! A keen understanding of information security guidelines can protect your members, your credit union, and your institution's reputation against the threat of identity theft. This course can help your credit union become proactive instead of reactive with the following topics: the definition of identity theft, which types of member information to protect, how to detect identity theft, common scams, and how to prevent identity theft in six steps with the S.E.C.U.R.E. method.

### **20037C** **Identity Theft: Minimize the Risk**

*60 minutes*

*Comprehension test*

This course gives employees the skills required to ensure your members' sensitive information is kept secure. The course explores the different types of sensitive member information, types of identity theft schemes, high-risk account activities, and steps credit union employees can take to help safeguard member information.

### **20328C** **Identity Theft "Red Flags:" Duties of Financial Institutions and Creditors**

*60 minutes*

*Comprehension test*

It's important for all employees to understand the regulations safeguarding consumers and credit unions from becoming victims of identity theft. This course will help you recognize identity theft red flags; identify the requirements of a credit union to develop, implement and maintain an Identity Theft Prevention Program; determine the procedures required for credit report users when confronted with a Notice of Address Discrepancy from a consumer reporting agency; and apply appropriate methods for issuing credit or debit cards when confronted with an address change.

## 20339C Marketing: Understanding the Regulations

60 minutes

*Comprehension test*

There are so many provisions that affect marketing teams throughout various regulations! This course includes all those rules in one place and will help guide your financial institution's marketing team in the right direction by explaining each of the regulations that affect the way you advertise to consumers.

Starting with an explanation of the basics of advertising, this course also details:

- The way that you advertise such as with signs and lobby notices, or with direct mail, telephone and electronic solicitations
- Lending guidelines, for open and closed end credit, as well as charge cards
- Opening deposit account advertising, such as disclosing APYs in consumer deposit account ads
- Consumer privacy rules
- Rules around sharing consumer report information and the disclosures that are involved in that
- Non-insured investment products
- Prohibitions that protect consumer rights, such as Do-Not-Call rules, CAN-SPAM, and the Junk Fax Prevention Act

## 20107C MIP: Identity Verification and Compliance

30 minutes

*Comprehension test*

Learn the final rule requirements for MIP and gain a better grasp of the key role credit unions play in the prevention of terrorist activities, identity theft, and other crimes. This course covers identifying and verifying new and current member information, recordkeeping requirements, MIP notice requirements, and exceptions to MIP regulations.

## 20402C New Hire: Game Show!

45 minutes

*N/A*

Reinforcement is a key component for learning retention on the job. The New Hire Game show is specifically designed to reinforce general banking knowledge acquired through the new hire training process. Specially built for classroom or single user settings, this "Who Wants to Be a Millionaire?"-style course was developed to test employee knowledge regarding all facets of New Hire training, with questions on topics ranging from money handling to financial institution organization and regulation. This course also includes an instructional guide and printable scoring sheets for the host to help conduct the classroom session.

### **20075C** **NCUA Insurance:** **Protecting Members' Shares**

60 minutes

*Comprehension test*

This program examines what accounts are NCUA insured, how accounts are insured, the seven different ownership categories and how to help members maximize their insurance coverage. It also defines the differences between trusts, testamentary and fiduciary accounts.

### **20033C** **Privacy Compliance: Protecting** **Consumer Financial Information**

120 minutes

*Comprehension test*

The mounting focus on consumer privacy resulted in the Gramm-Leach-Bliley Act. Effectively handling, disclosing, and safeguarding your members' personal information protects not only consumers and members, but your institution. This in-depth course provides thorough coverage of privacy terms and definitions (consumer vs. member, nonpublic personal information, opting out), explanations of how to establish a privacy compliance program, and tips on how to construct accurate disclosure statements.

### **20057C** **Privacy Compliance:** **What You Need to Know** **(Outside the Exceptions)**

30 minutes

*Comprehension test*

The privacy regulations apply differently depending on the information-sharing program an institution chooses to implement. In this comprehensive program, you will learn about the history and purpose behind the Gramm- Leach-Bliley Act and identify key terms associated with privacy regulations. You also will learn to recognize the circumstances under which credit unions may share non-public information with nonaffiliated third parties; recognize the consumer's right to opt out and the situations to which this right applies; and identify the three categories of privacy notices.

### **20058C** **Privacy Compliance:** **What You Need to Know** **(Within the Exceptions)**

30 minutes

*Comprehension test*

The privacy regulations have a reputation for being notoriously difficult to understand. But as they relate to credit unions that share member information "within the exceptions," these rules are comparatively straight-forward. This introductory program explains the privacy requirements and their practical applications solely as they relate to your credit union. Topics include key terms and definitions, the purpose of the Gramm-Leach-Bliley Act, permissible sharing arrangements and disclosure requirements.

### **20033COMC** **Privacy for Compliance Officers - Opt-Out Edition**

60 minutes

*Comprehension test*

Written with compliance officers and risk management personnel in mind, this course will provide personnel with the skills to identify how to apply the main tenants of the Privacy rules. This course also discusses members vs. consumers, non-public personal information's relationship with personally identifiable financial information and publicly available information, as well as the differences between affiliates and nonaffiliated third parties. Upon completion of this course, compliance staff will understand logistical and content details of what the privacy and opt-out notices must contain.

### **20019C** **Reg CC: An Overview**

30 minutes

*Comprehension test*

Give your employees a better understanding of this complex regulation, including how it originated, what its requirements are, and how it affects individual accounts and your credit union as a whole.

### **20088C** **Reg CC: An Overview of Check Fraud Prevention**

60 minutes

*Comprehension test*

Estimates show check fraud results in losses of more than \$1 billion each year to financial institutions. In this course, you'll learn about who commits check fraud, how Regulation CC impacts the check fraud process, how to balance member service with security, and how to prevent fraud. You will also be able to differentiate between the limits on deposit holds and special rules for depositing funds, and identify blanket and case-by-case hold policies.

### **20090C** **Reg CC: Check Kiting**

60 minutes

*Comprehension test*

Check kiting is a major problem for financial institutions, resulting in millions of dollars of losses each year. In this course, you'll learn what check kiting is, how it is accomplished, what signs you can watch for, and how to prevent it.

### **20021C** **Reg CC: Exceptions and the \$200 Rule**

60 minutes

*Comprehension test*

Learn about the exceptions allowed under Regulation CC. This tutorial covers Regulation CC rules for handling exceptions to normal funds availability requirements. It will help you identify situations where the First \$200 Rule applies and recognize deposit items that are exceptions to normal availability requirements.

### **20020C** **Reg CC: How to Comply**

90 minutes

*Comprehension test*

Learn the ins and outs of complying with this complex regulation. This tutorial covers why different holds are allowed for different types of deposits, what the maximum amounts of holds are, how to identify the correct calendar date on which funds must be available, and much more.

## 20022C Reg CC: Member Disclosures

60 minutes

*Comprehension test*

Teach your tellers and front-line employees about the disclosures required by this complex regulation. This program teaches how and when to inform members of hold policies, how to handle check endorsements properly, and the disclosure process to follow in exceptional situations.

## 20089C Reg CC: New Account Security

60 minutes

*Comprehension test*

Financial institutions are vulnerable to many types of fraud and the new account area can be especially vulnerable to fraud. In this course, you'll learn what new account fraud is, traits of con artists, and how they commit fraud, how to properly identify depositors, and how to recognize and prevent fraud.

## 20014C Reg E: Handling Errors and Complaints

30 minutes

*Comprehension test*

Although technology has improved greatly, the potential for Electronic Funds Transfer errors still exists. Use this course to guide employees in how to handle EFT errors and inquiries and improve EFT compliance at your institution. First, learn how to define what is and what isn't an EFT error. Also, upon completion of this course, students will recognize consumer responsibility and employee procedure when EFT errors are discovered and identify how to accurately investigate and resolve standard, POS, foreign and new account EFT errors.

## 20013C Reg E: Key Disclosures and Liability

60 minutes

*Comprehension test*

This course discusses the key elements of Regulation E, ranging from transfers and liability to disclosures and documentation. Through activities and scenarios, your staff will be better prepared to identify authorized, unauthorized and preauthorized transfers, and to determine consumer and institutional liability for unauthorized transfers. The information presented will also outline what must be included in the required disclosures, and when they should be provided to consumers.

## 20400C Blended Learning Course Reg E Game Show

45 minutes

***Want to make this Reg E training cycle something your employees aren't likely to forget? Use this game show course to liven up Reg E training! Specially built for the classroom setting, this Jeopardy-like course was developed to test employee knowledge regarding all facets of Reg E compliance, with categories such as EFTs and Overdraft Compliance, Liabilities and Disclosures, and Handling Errors and Complaints.***

***This course also includes an instructional guide for the host to help conduct the classroom session, and printable score sheets for students. With questions that utilize applicable employee scenarios, as well as standard procedures, your students will be excited about Reg E compliance and daily customer interactions!***

## 20300 Retail Banking Basics

120 minutes

*Comprehension test*

Employees need to know how financial institutions meet member needs. This course explains the features and benefits of deposit accounts, loans, common retirement plans, trust and brokerage services, and electronic credit union services. Improve member service skills and employee confidence by providing a good overview of financial products and services.

## 20034C Right to Financial Privacy Act

60 minutes

*Comprehension test*

Know the law and your institution's policy by using this program. Ensure employees understand when, how, and to whom member records may be surrendered. Employees will recognize when members may challenge requests by authorities to obtain financial records and know which reports to complete when criminal activity is suspected. Qualifies for continuing education credit under CRCM designation.

## 20110C Robbery: Before, During and After

30 minutes

*Comprehension test*

This course gives employees the foundation necessary to protect your institution and your members from a bank robbery. With actual surveillance photos, this course includes real-life examples and applications.

Also covered:

- The importance of robbery training
- Preventing a robbery
- Steps to take during and after a robbery
- Ways to protect yourself and those around you

## 20322 Robbery Training

90 minutes

*Comprehension test*

This course familiarizes employees with measures that can prevent robberies, actions to take during a robbery and the five essential post-robbery actions. Students will learn the characteristics of the three types of robberies and the five general description categories that should be observed during a robbery.

## 20083C SAR: Be on Guard

30 minutes

*Comprehension test*

This course provides frontline employees with examples of situations that warrant the completion of an SAR. This course also briefly covers the five separate parts of SAR and how to correctly file the report.

**20205OPSC****SAR: Essentials for Operations**

30 minutes

*Comprehension test*

Although operations personnel seldom interact with the members they service, their role in detecting suspicious activity is essential. In addition to introducing back office employees to various scams they may encounter, this course covers how to identify suspicious transactions the requirements for reporting suspicious activity. This course also helps you recognize the importance of keeping SARs confidential and the importance of providing complete and accurate information when reporting suspicious activity.

**20205MGTC****SAR: Management's Involvement**

30 minutes

*Comprehension test*

As FinCEN becomes increasingly inundated with "defensively filed" SARs, management needs to recognize the importance of filing complete, accurate, and detailed reports. Created with management's responsibilities in mind, this course explains how to establish an institution-wide "culture of compliance," offers guidance on what constitutes reportable activities or transactions, covers the various sections of the SAR, details recordkeeping and confidentiality requirements, and provides true-to-life case studies for each suspicious activity characterization.

**20205LENC****SAR: Lender Awareness**

30 minutes

*Comprehension test*

Lenders have face to face contact with members each day, putting them in a unique position to detect suspicious activity. Designed with the lenders' specific job functions in mind, this program teaches lenders to recognize suspicious activity and when to report it. Lenders will also learn the importance of providing complete and accurate information when completing an SAR and the significance of maintaining strict confidentiality regarding these reports.

**20205TELC****SAR: Tellers on the Alert**

30 minutes

*Comprehension test*

Given the high volume of members that tellers serve each day, you can imagine how these employees could easily overlook or ignore suspicious activity. This course familiarizes tellers with the types of financial crimes or unusual transactions they will likely encounter in their daily routine, and how to effectively handle them. Also included is instruction on the purpose and necessity of Suspicious Activity Reports and the importance of maintaining strict confidentiality.

## 20031C Understanding OFAC

30 minutes

*Comprehension test*

OFAC's primary tenet is don't do business with the enemy. Out of this basic principle, OFAC holds the credit union and employees personally responsible for compliance. Learn the origin of OFAC, affected transactions and consequences of noncompliance.

## 20301C Understanding Privacy: The Essentials

30 minutes

*Comprehension test*

The privacy regulations introduced by the Gramm-Leach-Bliley Act are generally regarded as some of the most difficult to understand. This short program, breaks down the regulations so your employees can easily comprehend your credit union's privacy policy and accurately explain the policy to members and consumers. Subjects covered include key terms and definitions, privacy notices, and consumers' right to opt out and exceptions to this right.

## 20087C USA PATRIOT Act

60 minutes

*Comprehension test*

This informative training program will familiarize you with the USA PATRIOT Act and how it affects your institution in fighting the battles on the financial frontlines. You will also learn the procedures for handling correspondent and private accounts, how to report suspicious activities and determine which types of information may be shared.

**TERRY BEERS**

**EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER**

“This program is very comprehensive and effective. It satisfies our compliance training needs. I can truly say that the BAI Learning Manager compliance training program has exceeded our expectations. The Web-based application, testing and grading option, and recording results, all combine to comprise a state-of-the art program for which we are commended by Federal Regulatory Examiners.”

# CONSUMER CREDIT LENDING

## **Consumer Credit Lending**

Consumer Credit Lending gives new and seasoned employees an important framework for understanding regulatory compliance in the consumer lending industry. Our courses address the specific regulations pertaining to lending personnel, lending actions and associated activities. The series covers topics such as underwriting, servicing, bankruptcy, ethics, Fair Credit Reporting Act (FCRA), Fair Lending, and Regulations M, AA, B, Z and G.

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## 20304C Bankruptcy and Consumer Loans

90 minutes

*Comprehension test*

This course provides information on Chapter 7 and Chapter 13 bankruptcy, focusing on the steps lenders can take to minimize losses due to bankruptcy.

Upon completing this course, the learner will be able to:

- Define voluntary and involuntary bankruptcy petitions
- List the qualifications for Chapter 7 bankruptcy
- List the qualifications for Chapter 13 bankruptcy
- Describe the importance of filing a petition
- Explain how creditors prepare for the creditors' meeting
- Describe the responsibilities of the parties involved in a bankruptcy case
- Describe the repayment plan
- Explain discharge

## 20096C Commercial Lending: An Introduction

60 minutes

*Comprehension test*

Commercial loans are an important facet of a credit union's operations. A good understanding of commercial loans and the loan process can ensure the continued satisfaction of your commercial members and positively impact your credit union. This course will help employees determine the process and documentation required of a loan application, identify the types of commercial loans available, recognize the fundamentals of credit analysis, and indicate how to close a commercial loan.

## 20302C Consumer Lending Basics

120 minutes

*Comprehension test*

This course was updated with information regarding Privacy of Consumer Financial Information and Prohibitions on Abusive Credit Practices. This course will introduce you to the types of consumer loans and how financial institutions reach a lending decision. Upon completion of this course, students will be able to choose the advantages consumer loans offer to borrowers and lenders, identify the classifications of consumer loans, recognize the common types of consumer loans, select descriptions of the steps in the consumer lending process, and identify the major regulations that affect consumer lending.

## 20325 Consumer Loan Collections

120 minutes

*Comprehension test*

This course is designed for lenders and other professionals who need an understanding of consumer loan collections. Students will learn what lenders should do when borrowers fall behind in their payments, and they will become familiar with the policies, procedures and legal restrictions that apply to collections. Additionally, the course outlines the various methods for contacting delinquent borrowers and the effectiveness of each. Repossession of collateral and debt charge-off are also covered.

### 20303C Document Preparation and Consumer Loan Closing

90 minutes

*Comprehension test*

This course discusses the basic elements of the promissory note, Truth in Lending disclosures, other federally-required disclosures, and basic consumer real estate loan documentation. It also explains how loan proceeds are disbursed after closing.

Upon completing the course, the learner will be able to:

- List the elements of a promissory note
- Identify Truth in Lending disclosures
- Recognize the forms necessary for perfecting a security interest
- State the differences between first and junior mortgage instruments
- List the purpose of loan closing activities
- Identify three ways of disbursing loan proceeds

### 20202LENC Ethics: Policy and Personal Judgment for Lenders

30 minutes

*Comprehension test*

Ethics violations often result in media spotlight. Do you know how to handle ethical situations you may encounter? This course teaches how to evaluate individual circumstances to determine the best course of action. It provides a review of the Bank Bribery Act (BBA), several real-life scenarios, and an easily remembered "Ultimate Ethical Test." The content of this course is specifically geared for lenders.

### 20055C FCRA: An Overview

30 minutes

*Comprehension test*

This course provides a general review of the Fair Credit Reporting Act (FCRA). It explains when and how credit reports can be used, who enforces the FCRA, and common violations. Every employee who deals with credit reports needs to understand this important information.

### 20056C FCRA: Credit Reporting Regulations

60 minutes

*Comprehension test*

The course examines the content of a credit report, what a consumer reporting agency is and the purpose it serves, and the responsibilities of financial institutions that furnish credit information.

### 20098C Loan Documentation: Ensuring Your Right to Collateral

120 minutes

*Comprehension test*

Ensuring your member's rights for collateral in regard to loan documentation is an important concept. In this course, you will learn how to attach and perfect collateral and gather supporting documents for the loan.

## 20097C Loan Documentation: The Basics

120 minutes

*Comprehension test*

Working with loan documentation can be a very complicated process for financial institutions. This program gives the basic steps to take when completing loan documentation.

## 20109C Predatory Lending Awareness

30 minutes

*Comprehension test*

This course provides an overview of predatory lending and effective practices to help your financial institution avoid involvement with unscrupulous lenders.

## 20215C Reg AA: The Credit Practices Rule

30 minutes

*Comprehension test*

Credit unions that fail to comply with the Credit Practices Rule may face cease-and-desist orders and penalties of up to \$1,000 for each day in violation. After completing this brief tutorial, consumer lenders will have a solid working knowledge of the rules (prohibited contract provisions, cosigner disclosures, and unfair debt-collection practices), and understand why these rules are in place.

## 20026C Reg B: An Overview

30 minutes

*Comprehension test*

Gain a better understanding of prohibited discrimination, loans that apply to Regulation B and who must comply with this regulation.

## 20030C Reg B: Credit and Loan Handling

60 minutes

*Comprehension test*

In this course you'll learn how Regulation B affects small and large business loans, which information you need for eligibility, identify when it's appropriate to gather credit information on a spouse, and identify requirements necessary to provide copies of an appraisal.

## 20027C Reg B: Nine Prohibited Discrimination Factors

90 minutes

*Comprehension test*

After completion of this course, students will be able to identify the definition of discrimination as it pertains to Regulation B and the financial industry and recognize the nine types of discrimination described under Regulation B.

## 20029C Reg B: Notification Requirements

30 minutes

*Comprehension test*

Teach your loan personnel about the notification process, counteroffers and when to make them, and what constitutes a loan application and a withdrawn application.

## **20028C** **Reg B: Prescreening, Cosigners and Disparate Treatment**

60 minutes

*Comprehension test*

With this course, you'll learn about violations regarding prescreening, define cosigners and recognize properly secured loans, and understand disparate treatment on a prohibited basis and the effects test.

## **20221C** **Reg M: Rules for Consumer Leasing**

30 minutes

*Comprehension test*

In many of the same ways Regulation Z protects consumer borrowers, Regulation M protects consumer lessees. In this course, you'll learn how to determine whether the rules apply in the first place, when to provide the appropriate disclosures, what information must be in the disclosures, and which lease terms are restricted and how.

## **20039C** **Reg Z: Purpose & Application [Formerly, Reg Z: An Overview]**

120 minutes

*Comprehension test*

Grasp the basics of Regulation Z, when and where it applies, the difference between open-end and closed-end loans, and key disclosure requirements. This course also includes information on the Federal Reserve's final rule on higher-priced mortgage loans.

## **20040C** **Reg Z: Closed-End Credit Disclosures**

120 minutes

*Comprehension test*

After completing this course, you'll be able to identify the Annual Percentage Rate and disclosure rules relating to it and recognize the finance charge and corresponding disclosure rules. Additionally, you'll be able to identify the amount financed and appropriate disclosures and recognize other disclosure rules that exist and rules that pertain to them.

## **20041C** **Reg Z: Open-End Credit Disclosures**

90 minutes

*Comprehension test*

This course sheds light on Reg Z's open-end credit disclosures by helping employees to identify information that must be included in disclosures and what comprises Annual Percentage Rate Disclosures. In addition, you'll be able to recognize what information is included in the periodic statement and required information for new loan disclosures. This course also includes information on the Mortgage Disclosure Improvement Act and the Federal Reserve's final rule on higher-priced mortgage loans.

## 20042C Reg Z: Real Estate Lending Disclosures

180 minutes

*Comprehension test*

In this course, you'll learn to identify provisions for loans secured by real estate, recognize additional disclosures for closed-end home equity loans, identify reverse mortgages and understand the Right of Rescission. This course also includes information on the Mortgage Disclosure Improvement Act and the Federal Reserve's final rule on higher-priced mortgage loans.

## 20319 Servicing Consumer Loans

60 minutes

*Comprehension test*

This course is designed for lenders and other professionals who need an in-depth understanding of the consumer loan servicing function, including information on security interest, loan payment systems, credit card operations and common customer inquiries.

Upon completing this course, you'll be able to:

- Describe security interest and perfection
- Explain the ways in which a lender maintains its security interest in collateral
- Describe how a lender releases its security interest when a loan is paid off
- Describe three loan payment systems
- Describe a lender's reporting requirements
- Explain the activities involved in servicing indirect loans
- Describe the activities related to a credit card operation
- Identify the most common consumer inquiries on their loans

## 20317 Underwriting Consumer Loans

90 minutes

*Comprehension test*

This course discusses the four "Cs" of credit, or the primary considerations all lenders should evaluate before granting credit to a consumer. It also examines the process of verifying application information and the methods used to analyze the borrower's credit information. This course reviews the process for notifying the applicant of the credit decision -- both positive and negative. Finally, it examines how indirect loans are processed and evaluated.

Upon completing this course, the learner will be able to:

- List the four "Cs" of credit
- Name the three primary sources of credit verification and the relative advantages and disadvantages of each
- List three basic sources of collateral verification used by lenders
- Identify the most important characteristics to analyze when making the credit decision
- Define credit scoring systems and how they are used
- Recognize events that trigger the notification requirements of the Equal Credit Opportunity Act
- Identify how these elements apply to underwriting indirect loans

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**SENIOR VICE PRESIDENT**

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# RESIDENTIAL AND MORTGAGE LENDING

## **Residential and Mortgage Lending**

Residential and Mortgage Lending is specifically geared toward frontline, personnel, lenders, and back office personnel involved in residential and mortgage lending activities. Our courses address the regulations governing the residential mortgage lending processes, your employees, and borrowers.

The topics covered include home equity loans, appraisals, advertising, Fair Lending, Real Estate Settlement Procedures Act (RESPA), FCRA, flood, and Regulations B, Z, and G.

**20123C****Advertising: Home Equity Loans**

30 minutes

*Comprehension test*

Make sure your bank's advertising and promotional efforts meet compliance standards for this popular consumer product by learning about home equity lending products and the associated compliance issues. Train your employees on topics such as Home Equity Loans vs. HELOCs, Truth in Lending and advertising issues, ad requirements for consumers and the use of terms and disclosures for open-end and closed-end loans.

**20079C****Appraisal Requirements:  
How to Comply**

30 minutes

*Comprehension test*

This course identifies why appraisals are necessary, when they are required, and the rules that are involved.

**20334C****Basics of Residential  
Mortgage Lending**

45 minutes

*Comprehension test*

This course will introduce employees to basic principles and terms found in residential mortgage lending. This course will give learners an introduction into the beginnings of the mortgage process and provide information on the categories of residential mortgage loans, such as government-insured loans and conventional mortgage loans. Insight is also provided on the different types of mortgage loan products and key mortgage documents like mortgages, deeds of trust, promissory notes, loan applications, and disclosures. Learners will also discover the various costs associated with purchasing a home and obtaining a residential mortgage loan, as well as how to do necessary calculations and determine amortization amounts. Additionally, the job aids section of this course has been updated to include the new Good Faith Estimate form and HUD-1 Settlement Statement.

**20350C****Detecting Mortgage Fraud:  
The Red Flags**

60 minute course

*PDF job aids, comprehension test,  
links to government whitepapers and resources*

Mortgage fraud is one of the most damaging crimes to financial institutions and consumers today. Designed especially for lending personnel, those who receive or give loan applications, and new-hire lenders, this course will educate these staff members on how to prevent mortgage fraud through the recognition of red flags. In addition, learners will be able to identify common mortgage fraud schemes and mechanisms used for fraud.

### **20038C** **HMDA: Fundamentals and Beyond**

90 minutes

*Comprehension test*

This program teaches the purpose of the Home Mortgage Disclosure Act (HMDA) and the institutions and loans covered by it. This course also explores HMDA's information gathering, reporting and disclosure requirements; exemptions and penalties that fall under Fair Lending Laws and how to complete a Loan Application Register.

### **20207C** **HOEPA: Protecting Against Predatory Lending**

30 minutes

*Comprehension test*

Through the Home Ownership and Equity Protection Act (HOEPA), the federal government hopes to curtail predatory lending practices in the subprime mortgage lending market. Completing this program will help ensure your institution stays in compliance, as you learn how to determine whether a loan qualifies as "high-cost," what disclosures you must make and when you must make them, and what loan terms and lending practices are either restricted or prohibited.

### **20333C** **Laws and Regulations for Mortgage Lending**

45 minutes

*Comprehension test*

Are you familiar with the laws and regulations which affect residential mortgage lending? Upon completion of this course, learners will be able to identify the history and purpose of major laws and regulations which concern residential mortgage lending. Learners will also be able to recognize lender requirements and best practices when providing disclosures and notification to applicants. Additionally, this course includes rules enacted under Reg Z and RESPA which are mandatory as of October 2009 and January 1, 2010. These updates provide valuable information on Early Truth in Lending disclosures, the Good Faith Estimate (GFE), and the HUD-1 Settlement Statement.

### **20093C** **Lending: Home Equity Loans**

60 minutes

*Comprehension test*

Home equity loans are loans secured by the equity in a home. Such loans are stable and profitable, which is why credit unions actively promote them. This course gives you the knowledge necessary to promote these loans to your members.

### **20226** **Reg G: Disclosure and Reporting of CRA-Related Agreements**

10 minutes

*N/A*

This compliance brief discusses the general prohibition against the payment of interest on demand deposits, what qualifies as a "demand deposit," and the difference between interest and premiums.

**20330C****RESPA:****An Introduction and Applicability***30 minutes**Comprehension Test*

This RESPA course provides information regarding final amendments to RESPA enacted under HUD. Key topics covered by this course include the purpose of REPSA, the definition of a federally-related mortgage loan, and when RESPA is applicable.

This course also contains an overview of information regarding the new Good Faith Estimate, the revised HUD-1/1A, and new Servicing Disclosure Statement language.

**20331C****RESPA:****Key Disclosures and Procedures***60 minutes**Comprehension Test*

This course discusses how the revised amendments affect key disclosures required by RESPA. Discover the details and purpose of the new Good Faith Estimate (GFE) and why this form is required by RESPA. Demonstrate how to use the Settlement Costs Booklet and how to prepare the newly revised HUD-1/1A. Additionally, you'll be able to identify new Servicing Disclosure Statement language and additional disclosures and requirements under RESPA.

**20332C****RML: Complying with Reg Z***60 minutes**Comprehension test*

Complying with Regulation Z can help your applicants make informed residential mortgage loan decisions. Upon completion of this course, employees will have an understanding of the background and purpose of Reg Z, key elements of the disclosure statement, as well as when these disclosures are necessary.

**20011C****RML: Complying with the Flood Disaster Protection Act (FDPA)***30 minutes**Comprehension test*

Understand how to protect your residential mortgage loan members from potential disaster by complying with FDPA. This overview of FDPA covers the following topics: the purpose of FDPA, how to comply with FDPA, special situations, fees and violation penalties.

**20329C****RML: Complying with the Real Estate Settlement Procedures Act***60 minutes**Comprehension test*

This course has details about the Good Faith Estimate form, the HUD-1 and HUD 1-A, and Servicing Disclosure Statement language. Also within this course, you'll find the definition and purpose of RESPA, essential procedures that lenders must follow, identity information that lenders must provide applicants, and common RESPA violations that you'll want to avoid.

### **20340C** **SAFE Act:** **Required Policy and Procedure**

45 minutes

*Comprehension test*

What is the National Mortgage Licensing System and Registry and who will have to register? Find the answers to these questions and more in this course! Upon completion, you'll also be able to demonstrate an understanding of basic SAFE Act requirements, recognize qualifications for an employee to be considered a Mortgage Loan Originator, and apply SAFE Act requirements to your institution's written policy and procedures.

### **20335C** **The Mortgage Lending Process**

60 minutes

*Comprehension test*

Are you familiar with all the steps in the mortgage lending process? Upon completion of this course, employees will be able to identify key features of a loan application and determine which types of documentation must be collected after an application is received. Also, employees will recognize the two parts of the underwriting process, including how to calculate the Debt-to-Income ratio. Rounding out the last steps of the mortgage lending process, employees can identify proper loan closing procedures and recognize a lender's responsibilities for loan servicing.

### **20320** **Underwriting Residential** **Mortgage Loans**

60 minutes

*Comprehension test*

This course provides general guidelines of the underwriting process, including detailed information on the laws that affect underwriting. Also, the course addresses the role technology now plays in underwriting mortgage loans.

After completing this course, the learner will be able to:

- Explain the laws affecting underwriting
- Explain how the secondary mortgage market affects the availability of funds for mortgage loans
- Describe the process for underwriting mortgage loans
- Explain the role technology plays in underwriting mortgage loans

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# SERVICE AND SALES

### **Service and Sales**

Service and Sales is ideal for all employees involved in member service and sales. The course content strengthens the skills and techniques necessary for effective face-to-face and telephone contact with prospects and clients. You'll get lessons on successful sales and coaching techniques, cross-selling opportunities, ways to ask for business, and ethics and personal judgment issues. Whether your organization wants to expand its retail or commercial business, Service and Sales will give your frontline staff the foundation for sales and service success.

### 20315 Building a Foundation for Successful Sales

60 minutes

*Comprehension test*

This course highlights the importance of effective selling skills in financial services.

Key topics include:

- Sales and marketing strategies financial institutions use in response to a competitive market environment
- Two ways financial institution employees can overcome a resistance to sell
- Three characteristics of sales professionals
- The importance of appearance
- How financial selling differs from other types of selling
- Gathering clues to members' financial needs
- The six steps of the sales process
- How qualifying a prospect can influence the sales process

### 20111C Cross Selling: Successful Member Relations

30 minutes

*Comprehension test*

This interactive course uncovers the key tools for successful selling. Students will learn how to sharpen their listening skills to build member relationships, how to utilize product knowledge to match member needs with the appropriate services, and recognize how to complete the selling process.

### 20202MSC Ethics: Policy and Personal Judgment for Member Service

30 minutes

*Comprehension test*

Ethics violations always command a media spotlight. Do your employees know how to handle ethical situations they may encounter? Learn why an ethics policy exists and how to judge individual circumstances to determine the best course of action to follow. This course provides a review of BBA, several real-life scenarios and an easily remembered "Ultimate Ethical Test."

### 20318 Handling Challenging Situations

60 minutes

*Comprehension test*

This course describes different techniques and guidelines for handling difficult or challenging member situations.

Upon completing this course, you'll be able to:

- Interact effectively with members at peak times
- Identify methods for correcting errors
- Determine effective methods for resolving member complaints and identify effective ways to interact with angry members.
- Apply active listening techniques to identify the cause of member anger
- Demonstrate effective techniques for defusing anger

### **20051C** **Key Essentials of Member Service**

60 minutes

*Comprehension test*

This interactive program is ideal for all your frontline employees. They will learn the essentials of providing exceptional member service and will have the opportunity to assess their skills in this critical area.

### **20086C** **Key Essentials of Advanced Selling: A Coaching and Training Tool**

60 minutes

*Comprehension test*

This program focuses on the topic of advanced selling and goes beyond the basics. It is designed for all front-line employees. It's ideal for coaching your employees to higher sales.

### **20120C** **Member Service: Telephone Excellence**

30 minutes

*Comprehension test*

For a credit union to be successful, every employee, from top management to frontline, must know how to handle member phone calls courteously and efficiently. Good member service promotes loyalty among your existing members and results in good word-of-mouth advertising.

This course illustrates the importance of developing effective telephone skills and covers the following:

- Components of the message we communicate on the telephone
- The six-step model for an effective telephone exchange
- General telephone activities
- Techniques for handling difficult calls

### **20321** **Telephone Techniques for Customer Interactions**

30 minutes

*Comprehension test*

This course will help you understand why telephone communications can be so challenging and presents some potential barriers inherent to telephone communication. In addition, this course outlines how to recognize the definition of listening, the five stages of the communication process, how to effectively answer business calls, effective and courteous ways to place callers on hold, steps to follow to minimize call escalation, and the process for breaking up complex calls.

### **20085C** **The Key Essentials to Selling**

60 minutes

*Comprehension test*

Employees will learn sales basics, including the importance of building rapport, identifying and confirming needs, and emphasizing the benefits of a product or service, and determining how to gain or close a commitment. It also contains an assessment module to assess the user's skills in the selling area. The course is ideal for all frontline employees.

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**VICE PRESIDENT, DIRECTOR OF RETAIL TRAINING & DEVELOPMENT**

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# NEW ACCOUNTS AND PERSONAL BANKING

## **New Accounts and Personal Banking**

New Accounts and Personal Banking is ideal for new account representatives and personal bankers, providing the building blocks for success in member-facing front-end operations. The series covers such topics as preventing new account fraud, disclosures and liability, decedent accounts, Fair Debt Collection Practices Act (FDCPA), Individual Retirement Accounts (IRAs), Health Savings Accounts (HSAs), Truth in Savings, credit cards, and Regulations D, E, and M.

CONTACT US TODAY AT (800) 264-7600 OR [LEARN@BAI.ORG](mailto:LEARN@BAI.ORG)

**20081C**  
**Credit Cards:**  
**Disclosure Requirements**

*90 minutes*

*Comprehension test*

This informative program examines required disclosures for revolving credit on credit cards with an emphasis on new loan disclosures and periodic billing statements.

**20080C**  
**Credit Cards:**  
**Regulations and Liabilities**

*60 minutes*

*Comprehension test*

With this informative program, employees will learn how to identify open-end or revolving credit, determine the requirements and regulations that impact credit cards, recognize the various levels of cardholder liability, identify offsets against accounts, and determine how to update applicant information.

**20324**  
**Decedent Accounts**

*60 minutes*

*Comprehension test*

This course addresses the complex issues surrounding the proper handling of an account upon the depositor's death.

Key topics include the following:

- Responsibilities of a financial institution after the death of a depositor
- Legal definitions of decedent accounts
- Types of decedent estates
- Items needed to service decedent accounts
- How to identify the authorized recipient of funds of a decedent account
- State and federal laws regarding inheritance, estate and gift taxes

**20311****Deposit Account Fundamentals**

90 minutes

*Comprehension test*

This course delves into the variety of deposit accounts available from financial institutions today and explores the features and benefits of each. This course will teach you to differentiate between the various characteristics of deposit accounts, as well as identify the features and benefits of the deposit accounts. Learn more about distinguishing between various types of account ownership, differentiate between simple and compound interest and tiered rate structures, and distinguish between the various types of account ownership. Additionally, you'll determine how to counsel members regarding various types of investments and identify the various steps in opening deposit accounts.

**20208C****Elder Financial Abuse:  
Detection and Prevention**

30 minutes

*Comprehension test*

The National Center on Elder Abuse estimates there are 5 million cases of elder financial abuse each year. For the most part, the perpetrators of these crimes are trusted family members or caregivers, so elder financial abuse is not an easy fraud to detect. But with this training program, you will learn how to recognize some of the more common scams that occur at credit unions, what "red-flags" to look for, and how to handle a situation in which an elderly member is being victimized.

This course has been reviewed by the Illinois Department of Aging and deemed to meet the requirements for elder abuse training at financial institutions in the state of Illinois.

**20117C****Fair Debt Collection Practices Act**

30 minutes

*Comprehension test*

Financial institutions deal with debtors on a daily basis. Knowing the difference between effective persistence and harassment will not only keep employees from violating the Fair Debt Collection Practices Act (FDCPA) but also let them help members facing debt problems. This course provides a firm understanding of the purpose of the FDCPA and will also help you determine which behaviors are deemed acceptable and unacceptable by debt collectors.

**20210C****HSA: Benefits and Requirements**

30 minutes

*Comprehension test*

As healthcare costs continue to rise and coverage continues to decline, HSAs may help eligible consumers meet their healthcare needs. With this short tutorial, new account representatives and other frontline personnel will learn the benefits, eligibility requirements, and contribution guidelines associated with this deposit product.

**20032C****IRA Fundamentals**

60 minutes

*Comprehension test*

This program focuses on the common characteristics found in IRAs, including Traditional IRAs and Roth IRAs and the differences between the two. Students will also learn the benefits and requirements of a Coverdell Education Savings Account, also known as the Education IRA.

### **20312C** **New Account Fraud Prevention**

90 minutes

*Comprehension test*

In this course, you'll learn how to recognize the different types of account fraud schemes, determine six steps for detecting fraud in a new account interview, and indicate how to list applicant identification documents and standards for acceptance. You will also learn how to analyze suspicious applicant behavior, understand the decision-making process for opening an account and identify fraud prevention methods used in electronic account opening. Additionally, you'll become familiar with how to verify an applicant's signature and information gathered from ID documents during the account interview.

### **20054C** **New Account Orientation: Regulations and Disclosures**

150 minutes

*Comprehension test*

With this tutorial, your new account representatives will become familiar with various regulations and their disclosure requirements. It covers TISA, the Expedited Funds Availability Act, Regulation D, Regulation E, and IRS reporting.

### **20052C** **New Account Orientation: Regulations and Liability Prevention**

90 minutes

*Comprehension test*

Specifically geared for new account representatives, this interactive computer-based tutorial provides an overview of various regulations and focuses on how to prevent regulatory liability. It covers FCRA, BSA, the Right to Financial Privacy Act, Regulation O, the Bank Bribery Statute, and much more.

### **20053C** **New Account Orientation: Regulatory Signage**

90 minutes

*Comprehension test*

Give your new account representatives an orientation to various regulations and the signs required by these regulations. This program covers NCUA insurance, the Home Mortgage Disclosure Act (HMDA), FHA, and more.

### **20114C** **Reg D: Reserve Requirements**

30 minutes

*Comprehension test*

Understand why Regulation D was enacted and your role in ensuring the continued financial stability and predictability of the nation's banking system. This course covers the following topics: a brief history of Regulation D, your financial institution's reserve responsibility, accounts affected by Regulation D and Regulation D's impact on your members.

### **20336C** **Reg E:** **EFT and Overdraft Compliance**

30 minutes

*Comprehension test*

This course was designed to give students a basic understanding of the Reg E rules which regulate Electronic Fund Transfers (EFTs) and overdraft protection services. Upon completion of this course, students will be able to recognize how Reg E applies in today's world and why it originated, distinguish between types of EFTs and other transactions covered under Reg E, identify which transactions require consumers to opt-in before being charged a fee for overdraft protection services, and consider the consequences of violating Reg E.

### **20078C** **Safe Deposit Boxes: Daily Routines**

30 minutes

*Comprehension test*

In this course you'll learn the proper procedures when visiting a safe deposit box, determine how to handle adverse claims and lost keys and what to do if non-payment of a box rental occurs. Additionally, you will learn how to terminate an account.

### **20077C** **Safe Deposit Boxes:** **Opening Procedures**

60 minutes

*Comprehension test*

In this course about safe deposit boxes, you'll learn to determine your role as a custodian, identify the various types of safe deposit agreements, recognize how to handle various customer interactions, and determine how to assist customers who need to access their safe deposit box.

### **20050C** **Truth in Savings:** **Advertising Compliance**

30 minutes

*Comprehension test*

This course about Truth in Savings will help you determine how TISA regulates the advertising of deposit accounts, identify which words trigger disclosures, and recognize which advertising records must be obtained.

### **20047C** **Truth in Savings: An Overview**

30 minutes

*Comprehension test*

Help your employees gain a better understanding of how to comply with TISA. Employees will learn the purpose of TISA, the accounts and credit unions affected, disclosure requirements, calculation method requirements and advertising regulations.

### **20049C** **Truth in Savings:** **Calculating Dividends**

30 minutes

*Comprehension test*

Delve deep into the Truth in Savings Act in this tutorial. After completing this course, you'll be able to recognize permissible methods of interest calculation, identify the definition of Annual Percent Yield (APY), and determine rules to follow regarding the compounding of interest.

**20048C****Truth in Savings:  
Disclosure Requirements**

*60 minutes*

*Comprehension test*

This course examines Initial and periodic disclosures, explains when disclosures must be made, how a change in terms must be disclosed and how to handle renewals.

**20338C****Understanding Reg GG:  
The Unlawful Internet Gambling  
Enforcement Act**

*30 minutes*

*Comprehension test*

This course is designed to help your employees understand the history and purpose of Reg GG and will help your team develop procedures for implementing policies designed to prevent payments to gambling businesses in connection with unlawful Internet gambling. This course also covers designated payment systems such as Automated Clearing Houses, as well as how to employ due diligence at your institution.

## **TONYA DOLE**

### **CREDIT TRAINING SPECIALIST**

"In many cases, I have been able to recommend a custom group of courses that can equip an employee to perform at a higher level in their current position or prepare them a working knowledge of other areas. As a prerequisite to many of our schools and workshops, participants are asked to complete specific BAI Learning Manager online courses to prepare them for class discussions and hands-on learning. The most valuable benefit of being a BAI Learning & Development member is the ability to administer the Learning Plans. The BAI Learning Manager gives us the flexibility to administer training on-site, instantly. BAI Learning & Development is a great way to provide consistent, up-to-date soft skills and technical training in a way that is sensitive to the student's works schedule, learning style and knowledge of the material."

# **TELLER SKILLS**

## **Teller Skills**

Teller Skills contains all the elements new and seasoned tellers need to perform their duties with accuracy, knowledge, and expertise. It provides important education for employees who often have the initial contact with members and prospects.

The series delivers skills and knowledge that set the framework for teller education. Topics include balancing, check fraud, operations, money handling, negotiable instruments, cross-selling, safe deposit boxes, endorsements, identification requirements, security, disclosures, signage and Regulation CC. You may supplement the content with your own institution's specific policies and practices.

### **20313C** **Balancing Daily Transactions**

30 minutes

*Comprehension test*

This course helps tellers balance accurately and explains how to detect and prevent differences.

Key topics include:

- “Balancing” and why it is important to financial institutions
- The internal and external controls of the balancing process
- “Difference reconciliation” and the common errors that may result
- How balancing errors are resolved
- Techniques commonly employed to minimize cash transaction errors

### **20121C** **Check 21: Purpose of the Act**

30 minutes

*Comprehension Test*

Check 21 takes advantage of digital technology to reduce the need for checks to be physically presented to a paying institution for collection. By eliminating significant processing delays and reducing potential fraud, Check 21 presents an opportunity for your institution to increase profitability and efficiency. This course is an introduction to Check 21 and covers the three main purposes of Check 21, the features of a substitute check and how Check 21 can improve the overall efficiency of the nation’s payment system.

### **20310** **Check Fraud Prevention**

30 minutes

*Comprehension test*

This course helps you detect check fraud schemes and shows you how to prevent them. You will determine the parts of a check and their functions and recognize signs of criminal behavior during attempts to pass fraudulent checks.

### **20202TELC** **Ethics: Policy and Personal Judgment for Tellers**

30 minutes

*Comprehension test*

Ethics violations often result in media spotlight. Do your employees know how to handle ethical situations they may encounter? Learn why an ethics policy exists and how to evaluate individual circumstances to determine the best course of action. This course provides a review of the BBA, several real-life scenarios and an easily remembered “Ultimate Ethical Test.” This course is specifically geared toward tellers.

## 20314 Introduction to Checks

60 minutes

*Comprehension test*

Have you ever wondered how checks are handled at your financial institution? This course will help you determine the definition of a check and how it works as a medium of exchange. After completing this course, you'll also be able to identify the essential elements of a check, recognize the six basic types of checks, and identify the check-clearing process and any exceptions that may arise.

## 20069C Teller Operations: Endorsements

30 minutes

*Comprehension test*

This training program examines endorsement terminology, guidelines and procedures, the different types of payees and endorsers, special endorsements and payability conditions, and liabilities for unpaid returned checks.

## 20070C Teller Operations: Identification

30 minutes

*Comprehension test*

This informative program explains which common transactions require identification, types of acceptable identification, and how to verify and record identity information.

## 20024C Teller Orientation: Regulations and Disclosures

90 minutes

*Comprehension test*

Become familiar with various regulations and their disclosure requirements. This program covers TISA, the Expedited Funds Availability Act, Regulation D, Regulation E, and IRS reporting.

## 20025C Teller Orientation: Regulations and Liability Prevention

90 minutes

*Comprehension test*

Specifically geared for tellers, this course provides an overview of various regulations and focuses on regulatory liability prevention. It covers the FCRA, BSA, the Right to Financial Privacy Act, Regulation O, the Bank Bribery Statute and much more.

## 20023C Teller Orientation: Regulatory Signage

90 minutes

*Comprehension test*

In this teller orientation course, you'll learn how to determine what is covered by the NCUA and recognize required disclosure signs, as well as the components of an HMDA Notice. Additionally, you will be able to identify the purpose of the Fair Housing Act and its required posters.

### **20018C** **Teller Success:** **Member Priority**

*60 minutes*

*Comprehension test*

With this course, you'll learn ways to meet member needs by using effective communication skills and recognize how to meet member needs through a variety of loans provided to individuals and businesses. You'll also determine how to keep the member's information confidential and distinguish how to enhance the professional image and performance through product and service knowledge.

### **20043C** **Tellers Cross-Selling:** **A Member Service Skill**

*30 minutes*

*Comprehension test*

In this course you'll learn to identify cross-selling as a member service skill. You'll also learn to recognize the six steps to effective cross-selling on the teller line, determine the step-by-step instructions for effectively overcoming objections, and indicate the product-service benefits that may appeal to a variety of members with different needs.

### **20016C** **Teller Success: Money Handling**

*30 minutes*

*Comprehension test*

Employees will learn to recognize the physical components of U.S. coin and currency, how to detect altered and counterfeit currency, guidelines for setting up and securing a money drawer, plus the necessary steps for receiving or paying out money.

### **20017C** **Teller Success:** **Negotiable Instruments**

*60 minutes*

*Comprehension test*

Train your new tellers on the different types of negotiable instruments and the different types of endorsements. Tellers will learn the guidelines for requiring identification from individuals and detecting check fraud.

**TERRY BEERS**

**EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER**

"We selected the BAI Learning Manager solution to meet our compliance training needs because it was recommended by our compliance consultant who had seen the benefits of the BAI Learning & Development program that had been implemented at another financial institution."

# OPERATIONS AND FINANCIAL SKILLS

## **Operations and Financial Skills**

Operations and Financial Skills is ideal for non-entry-level employees charged with tasks such as financial statement analysis, accounting, and advanced operational activities. Topics covered include disaster recovery, cash flow analysis, financial accounting, the accounting cycle, analyzing financial statements and tax returns, Generally Accepted Accounting Principles (GAAP), and Regulations S, A, EE, F, I, J, and K.

This set of courses will help reinforce accounting and financial analysis principles for advanced learners while providing a review of the advanced accounting and financial analysis skills required of senior staff's direct reports.

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### **20101C** **Cash Flow Analysis: Constructing the Cash Flow Statement**

120 minutes

*Comprehension test*

In this training course, you will learn how to construct a cash flow statement by reversing the effects of accrual-based accounting methods so you can determine the underlying cash flows. Contains lots of practice exercises giving the viewer an opportunity to apply what they've learned.

### **20102C** **Cash Flow Analysis: Interpreting the Cash Flow Statement**

90 minutes

*Comprehension test*

In this course, you will learn to analyze and interpret a company's historical cash flows and use this information to better understand the risks of repayment. This information will also enable you to detect potential problems earlier. The bottom line will be better loan decisions and fewer loan losses.

### **20100C** **Cash Flow Analysis: Introduction and Accounting Review**

90 minutes

*Comprehension test*

In this course, you'll learn current cash flow concepts and techniques. You'll also have an opportunity to practice and apply the skills you learn using case studies taken from actual loan files. Additional topics covered include: the importance of cash flow, the definition of cash flow, and the differences between cash-based and accrual-based accounting.

### **20105** **Financial Accounting: GAAP and Asset Recognition**

120 minutes

*Comprehension test*

With completion of this course, users will be able to recognize the basics of Generally Accepted Accounting Principals (GAAP), determine when and how much revenue or expenses are recognized on the income statement, and identify how accounting methods relate to major current and noncurrent assets on the balance sheet.

### **20106** **Financial Accounting: GAAP, Liabilities and Stockholders' Equity**

120 minutes

*Comprehension test*

This course examines the basics of Generally Accepted Accounting Principals (GAAP), when and how to account for major current and long-term liabilities on the balance sheet, how to account for changes in stockholders' equity, and the limitations of a financial statement.

### **20104** **Financial Accounting: The Basic Financial Statements**

120 minutes

*Comprehension test*

This program examines the following topics: determine the differences between cash-based and accrual-based accounting, how to make adjusting and closing entries to accounts, recognize income statements and the balance sheet, identify what comprises the accountant's opinion letter and footnotes to the financial statements.

**20103**  
**Financial Accounting:  
 Understanding the  
 Accounting Cycle**

120 minutes

*Comprehension test*

Accounting is the language of business, and all loan personnel need to be fluent in this language. This course will enable any credit analyst or loan officer to learn what is necessary about accounting and financial statements, such as the role of accounting in business, the general framework of the accounting process, basic account equations, and the importance of internal control.

**20095C**  
**Lending: Analyzing Personal  
 Financial Statements**

60 minutes

*Comprehension test*

Effectively analyzing a personal financial statement is an integral part of the loan process. Successful loan officers must learn to correctly analyze and identify potential risk factors from a personal financial statement. This course will teach employees to identify all parts of the personal financial statement, determine the value, ownership, and control of the most common assets, recognize how to analyze an applicant's cash flow, and identify any special risks facing the applicant.

**20094C**  
**Lending: Analyzing  
 Personal Tax Returns**

60 minutes

*Comprehension test*

One of the more valuable tools a loan officer may have is the personal tax return. Since the IRS will impose severe penalties for giving false information, this document is more accurate than many other credit sources. Borrowers seldom overstate their income or understate their expenses to the IRS. Upon completion of this course, employees will be able to determine the importance of the tax return and when to use it, identify the significant parties involved in the tax return, recognize how to use the tax return to identify income sources, major expenses, potential liabilities, and risks, determine how to use the tax return to verify information obtained from other credit sources, especially the personal financial statement and loan application, and select ways to make better loan decisions.

**20220**  
**Reg A: Extension of Credit  
 by Federal Reserve Banks**

10 minutes

*N/A*

This compliance brief discusses the conditions and means by which a Federal Reserve Bank may extend credit to depository institutions and other entities.

**20223**  
**Reg F: Limitations on  
 Interbank Liabilities**

10 minutes

*N/A*

This compliance brief discusses the Federal Reserve's rules regarding evaluations, controls, and limits with respect to correspondent exposure.

**20211****Reg I: Issue and Cancellation of Federal Reserve Bank Capital Stock**

*10 minutes*

*N/A*

This compliance brief provides an outline of the procedures and requirements for Fed member banks that wish to purchase or redeem Federal Reserve Bank capital stock.

**20222****Reg S: Reimbursement for Providing Financial Records**

*10 minutes*

*N/A*

This compliance brief discusses the dollar amounts and procedures for procuring repayment for a bank's cooperation with a governmental agency in accordance with the Right to Financial Privacy Act.

**20216****Reg J: Collection of Checks and Other Items by Federal Reserve Banks**

*10 minutes*

*N/A*

This compliance brief outlines the rules and procedures depository institutions must follow in order to collect, return and settle balances through the Federal Reserve System.

**20224****Reg K: International Banking Operations**

*10 minutes*

*N/A*

This compliance brief discusses the rules by which bank holding companies must abide with respect to mergers and acquisitions, permissible nonbanking activities, and qualifications for becoming a financial holding company.

**LAURI BROWNING**  
**VICE PRESIDENT, DIRECTOR OF RETAIL TRAINING & DEVELOPMENT**

“The relationship we have developed with BAI Learning & Development compliments the design of our corporate learning strategy. The blended learning delivery options and Internet training solutions they offer have enhanced the learning and development of employees and improved the efficiency of our administrative tracking and reporting requirements”

# ISSUES AND CHALLENGES FACING MANAGERS AND DIRECTORS

## **Issues And Challenges Facing Managers and Directors**

Issues and Challenges Facing Managers and Directors is ideal for employees dealing with issues that directly influence directors and managers. It covers many advanced operational and managerial issues facing managers and executives. The series covers such topics as directors’ responsibilities, Americans with Disabilities Act (ADA), sexual harassment, online banking, BSA, Service Member’s Civil Relief Act, workplace violence, diversity, disaster recovery, and Regulations O, U, W, L, N, X, and Y.

**20113C****ADA: Public Accommodations***30 minutes**Comprehension test*

The Americans with Disabilities Act (ADA) of 1990 makes it clear that discrimination against persons with disabilities is a violation of federal law. This course will help you to understand Title III of the Americans with Disabilities Act, as well as how public accommodations can be modified for the disabled, and how to provide equal access and equivalent services to the disabled.

**20204MGTC****BSA: Management's Perspective***30 minutes**Comprehension test*

Due to the grave importance examiners place on BSA compliance, it's essential for management to understand BSA and its attendant regulations. This comprehensive tutorial on management's role in BSA compliance includes establishing a risk-based BSA/AML compliance program, understanding the minimum requirements to adhere to, and conforming to the rules governing information sharing and SAR.

**20341C****Board of Directors: An Introduction***10 minutes*

This course is designed for new board members, or board members who may need a refresher about their role in credit union operations. Upon completion of this course, board members will be able to identify the eligibility requirements for board members, and they'll determine how an individual becomes a board member. In addition, they'll be able to explain the importance of the supervisory committee and recognize the six fiduciary duties of credit union boards of directors.

**20345C****Board of Directors: Basic Finance and Accounting Practices***12 minutes*

Upon completion of this course, board members will be able to understand why a board member should have a basic knowledge of accounting practices, analyze the items on a balance sheet and income statement, indicate the differences between the balance sheet and income statement, identify which line items are risks which may lead to financial loss, and demonstrate how to ask financial questions of management and auditors.

**20343C****Board of Directors: Ensuring Safety and Soundness***10 minutes*

Upon completion of this course, board members will be able to determine how a board member can ensure safety and soundness, understand the ramifications of a regulatory infraction, determine how a director can reduce regulatory concerns, identify the six categories of risk, and analyze the potential legal liabilities of directorship.

**20342C****Board of Directors: General Direction and Control***7 minutes*

Upon completion of this course, board members will be able to identify ways a credit union board of director may stay informed, determine how a board member may closely coordinate with management, and demonstrate how to monitor a credit union's management.

### 20344C Board of Directors: Practicing Impartial Administration

10 minutes

Upon completion of this course, board members will be able to determine how to avoid preferential transactions, recognize how to identify insiders, and understand why transactions with insiders must be fully documented.

### 20346C Board of Directors: Regulatory Overview for Directors

15 minutes

Upon completion of this course, board members will be able to identify which laws and regulations apply to credit unions, including BSA, Reg B, and Reg Z, recognize how much a board member should know about applicable regulations, determine where to find regulatory update information and resources, understand how a credit union should update policies and procedures based on amended regulations, and identify how often the board should approve updated policies and procedures.

### 50185 Change Management

60 minutes

*Worksheets, in-course quizzes, comprehension test*

It's a fact of life and work, "The only constant is change." This course will introduce you to skills that can help your team manage change. Learn how to set goals and anticipate problems by planning, identify the three phases of transition and how they affect your team, and ensure key results with a refined vision and commitment to change. This course includes in-course worksheets, quizzes, and a test to check for understanding.

### 50077 Change Management - Coping with Change

30 minutes

*Interactive activity, comprehension test*

Welcome to Coping with Change! Change can be unsettling. Change is a constant in today's world. This course presents an overview of the process of change. It highlights strategies managers and employees can use to cope with change. Tips and techniques that can be used to make change easier are outlined.

### 50078 Change Management - Managing Change

30 minutes

*Interactive activity, comprehension test*

Welcome to Managing Change! This course provides managers with the tools necessary to manage change in an effective and efficient manner. It outlines strategies managers when they seek change to improve the organization's performance. Tips and techniques that can be used to manage the change process are outlined.

### 20065C Disaster Recovery

90 minutes

*Comprehension test*

Learn why a disaster recovery plan is necessary. This course discusses the steps involved in preparing and implementing a disaster recovery plan for your credit union. It will take you through each element of preparation for writing your disaster recovery plan.

**20203C****Diversity: Valuing Differences***30 minutes**Comprehension test*

Your workforce represents different cultures, genders, and lifestyles. Use this program to identify the advantages of having a diverse workforce. Train employees to better understand people from different backgrounds, overcome stereotypes and create an atmosphere of inclusion.

**20202MGTC****Ethics: Policy & Personal Judgment for Managers***30 minutes**Comprehension test*

Ethics violations often result in media spotlight. Do your employees know how to handle ethical situations they may encounter? Learn why an ethics policy exists and how to evaluate individual circumstances to determine the best course of action. This course provides a review of the Bank Bribery Act, several real-life scenarios and an easy-to-remember "Ultimate Ethical Test." Available in job-specific formats including a teller version, a lending version and a member service version.

**20349C****Federal Records Retention Requirements for Credit Unions***30 minute course**PDF job aids, comprehension test, matrix of records retention information*

This course serves as your one-stop shop for understanding federal records retention requirements related to the alphabet soup of regulations released by the Federal Reserve, including rules like RESPA and BSA. It also includes retention requirements for rules specific to the NCUA. Upon completion of this course, learners will recognize when records must be retained, the duration of retention, and exactly which types of documentation must be retained.

**20348C****Reg II: How Interchange Fees Affect Your Institution***30 minute course**PDF job aids, comprehension test, link to exempt and non-exempt financial institutions*

This course is designed to help card issuers and financial institution employees determine how they are most affected by interchange fee rules. Upon completion of this course, staff will be able to apply important Reg II terms, identify the interchange fee amounts dictated by Reg II, apply proper processing procedures related to network exclusivity, and will understand dates for compliance.

**20212****Reg L: Management Official Interlocks***10 minutes**N/A*

This compliance brief outlines the conditions under which a management official of a depository organization may or may not act simultaneously as a management official of an unaffiliated depository organization.

**20217****Reg N: Relations with Foreign Banks and Bankers***10 minutes**N/A*

This compliance brief summarizes the restrictions and limitations placed upon Federal Reserve banks wishing to do business with foreign banks or bankers.

**20059C****Reg O: An Overview**

30 minutes

*Comprehension test*

Certain states require credit unions to be trained on lending to insiders. This course will provide employees with a solid understanding of why Regulation O was created and its purpose.

**20061C****Reg O: Avoid Violations**

60 minutes

*Comprehension test*

Certain states require credit unions to be trained on lending to insiders. This program explains how to avoid Regulation O violations, reporting requirements and what the penalties are for noncompliance.

**20060C****Reg O: How to Comply**

60 minutes

*Comprehension test*

Certain states require credit unions to be trained on lending to insiders. In this course you'll learn to identify who is affected by Reg O, determine what the regulation prohibits, and recognize how Reg O affects affiliate and correspondent banks.

**20082C****Reg U: In Detail**

30 minutes

*Comprehension test*

This course goes into detail regarding all things Reg U: determine the purpose of Reg U and the general requirements for Reg U. In addition, you will learn the definition of special purpose loans and exempt transactions.

**20219****Reg X: Borrowers of Securities Credit**

10 minutes

*N/A*

This compliance brief discusses the restrictions the Federal Reserve Bank places on borrowers of purpose credit.

**20225****Reg Y: Bank Holding Companies and Change in Bank Control**

10 minutes

*N/A*

This compliance brief discusses the rules by which bank holding companies must abide with respect to mergers and acquisitions, permissible nonbanking activities, and qualifications for becoming a financial holding company.

**20084C****Servicemember's Civil Relief Act: The Basics**

30 minutes

*Comprehension test*

In this course you'll learn the basics of the Servicemember's Civil Relief Act, such as why the Act was created and who is covered by the Act. It also addresses how to handle existing loans and how to comply with the Act.

### **20160C** **Serving the Modest Means Community: Benefits & Best Practices**

30 minutes

*Comprehension test*

Despite credit unions' stated mission to meet the credit and savings needs of modest means consumers, they face increasing criticism for their track-records on serving low-income communities. This program, designed for credit union boards of directors and senior management staff, discusses the needs, benefits, and challenges involved with augmenting or establishing a modest means program. It also examines a number of successful programs already in existence and highlights their keys to success.

### **20115C** **Sexual Harassment: Definition and Prevention**

30 minutes

*Comprehension test*

As one of the most challenging and sensitive issues facing employers and employees, sexual harassment training is a critical tool in preventing a potentially hostile work environment. This course defines sexual harassment and outlines specific steps to minimize potential damage.

Topics covered include:

- What constitutes sexual harassment in the workplace
- Your responsibility in reporting and preventing sexual harassment
- Identifying victims and perpetrators of sexual harassment
- Supervisor and financial institution responsibilities in sexual harassment cases

### **50213C** **The Family and Medical Leave Act**

30 minutes

*Helpful links, forms, in-course quiz, comprehension test*

This course presents an overview of the Family and Medical Leave Act of 1993 (FMLA). FMLA requires employers of a certain size to allow employees to take unpaid, job-protected leave in certain situations. It discusses employer and employee eligibility and highlights employer responsibilities, as well as providing practical tips on complying with these responsibilities.

### **20112C** **Workplace Violence: Warning Signs and Prevention**

30 minutes

*Comprehension test*

Violence in the workplace is a situation no one particularly likes to confront; most often hope it will simply blow over. Statistics show that each day over 16,000 threats are made, over 700 workers attacked and 43,800 individuals harassed. This trend has no indication of simply blowing over. It's impossible to prevent violence from occurring; however, steps can be taken to reverse this trend. This course will help you to recognize the potential for workplace violence, determine the impact of violence in the workplace, identify signs of potential violence, formulate a strategy against it, and determine how to respond in an emergency situation.

### **20323** **Writing Skills for Professionals**

90 minutes

*Comprehension test*

Writing clearly and effectively is a skill all employees must possess. Students using this program will enhance their writing ability by learning to identify the reader's needs, approach writing as a multi-stage process, and write in the informational, persuasive, reporting and documenting modes.

**STEVEN C. RICHARDSON**  
**SENIOR VICE PRESIDENT**

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# ONLINE VIDEO LEARNING SERIES

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**1320****Bank Secrecy Act:  
Because It Matters***32 minutes**Comprehension test, Program guide*

BSA helps deter money laundering by requiring records and reports of large cash transactions. This scenario-based program is designed to help everyone in your institution, including new hires, tellers, loan officers, bank officers, new account representatives, and employees in check processing and funds transferring departments better understand and comply with the requirements of BSA.

This video addresses issues including:

- Currency Transaction Report
- The \$3,000 Rule
- Wire Transfers
- USA PATRIOT Act

**8501****BSA: Comprehensive  
Compliance Training***44 minutes**Comprehension test,  
Workbook and Reference guide*

BSA regulations mandate your staff remain up-to-date on the latest issues in BSA compliance. This program provides you with BSA background, purpose, and penalties for non-compliance.

**8529****BSA: Money Laundering Prevention***33 minutes**Comprehension test,  
Workbook and Reference guide*

Money laundering prevention is a prime concern to financial institutions in their effort to fight terrorists, drug dealers and other potential money launderers. Financial institution employees are in the frontlines when it comes to preventing money laundering, and BSA is one of the strongest weapons in this battle.

**8521****Basic Telephone Skills***17 minutes**Comprehension test*

This video offers practical, specific advice your employees can immediately use on the job. Learn the 10 simple yet crucial skills that form the foundation for delivering exceptional member service on the phone. This is perfect for entry-level staff and a great refresher course for more experienced employees.

**1285****Call Centers: Putting  
Your Best Voice Forward***27 minutes**Comprehension test*

This program teaches customer service representatives the importance of knowing your products and services, providing customers with personal treatment, and building trust and rapport with your customers. This provides a perfect training program for call center representatives.

**1314****Check 21: Understanding the Act***11 minutes**Comprehension test*

This course explains how Check 21 takes advantage of digital technology to deposit paper checks electronically. By eliminating significant processing delays and reducing potential fraud, Check 21 presents an opportunity for your institution to increase profitability and efficiency.

**8503****Check Fraud: Con Artists at Work***20 minutes**Comprehension test*

This video uses real-life scenarios to present information in an easy-to-understand format. The scenarios also help employees relate to situations they may encounter at your institution. This video covers dealing with check fraud, and con artist schemes and spotting check alterations and signs of counterfeiting.

**1313****Consumer Credit Protection Laws***45 minutes**Comprehension test,**Workbook and Reference guide*

Since 1968, the government has passed many laws requiring financial institutions to treat consumers fairly and consistently when offering credit. Employees must understand exactly what these consumer protection laws require and how to avoid potentially severe economic and legal consequences to your financial institution. Compliance with consumer protection laws benefits everyone. It helps your institution effectively meet the needs of the entire community it serves while maintaining a solid reputation for integrity, promoting customer satisfaction, and controlling unpredictable expenses.

The regulations covered in this course include:

- Regulation B, the Equal Credit Opportunity Act
- FHA
- FCRA
- Regulation Z, the Truth in Lending Act
- RESPA
- The FDPA
- Regulation AA, Consumer Complaint Procedures
- Consumer Protections in Sales of Insurance

**1246****CTR: How to Complete***22 minutes**Comprehension test,**Workbook and Reference guide*

This program takes employees through the CTR form step-by-step while providing a detailed explanation of the currency transaction report.

**8538****Embezzlement: The Inside Story**

24 minutes

*Comprehension test, Job aid*

Over the years, financial institution employees at all levels have been arrested and convicted of embezzlement tied to theft, fictitious loans, and organized crime. What motivates embezzlers to steal from their employers? What are the typical “red flags” of internal fraud? What can financial institutions do to protect themselves and limit potentially staggering financial losses? These are just a few of the questions you and your staff will be able to answer after viewing this comprehensive, scenario-based video.

**1281****Fair Debt Collection Practices Act: An Introduction**

22 minutes

*Comprehension test*

This program will give you a better understanding of the rights of consumers and debt collectors.

**1315****Fair Lending: Personal Bias Aside**

26 minutes

*Comprehension test*

This scenario-based program shows the importance of providing equal and consistent assistance to all applicants, without regard to race, age, sex or any other factor, and explains how unequal treatment can result in loss of potential business.

This video addresses issues concerning:

- Regulation B (Equal Credit Opportunity Act)
- FHA
- HMDA
- Fair Lending Law violations

**8519****Five Forbidden Phrases**

19 minutes

*Comprehension test*

Don't tell members what you can't do, tell them what you can do. Your staff will learn the five forbidden phrases of member service followed by the positive alternatives they should be using instead. By following the techniques in this program your team will prevent service mishaps before they occur.

**5026****Holdup II: Play This One for Safety**

17 minutes

*Comprehension test, Program guide*

This video shows how to prevent a robbery and demonstrates the correct behavior during and following a robbery. It also demonstrates the correct use of bait money and alarm systems.

### 1287 Identity Theft: Reducing Risk with New Accounts

24 minutes

*Comprehension test, Program guide*

This program demonstrates how new account representatives can eliminate identity theft. Follow the stories of two new accounts representatives as they open new accounts with very different results.

### 8517 IRAs: Building Your Knowledge

21 minutes

*Comprehension test, Workbook*

Join us as we take you through several real-life scenarios and show you how to handle various customer inquiries. You'll learn what an IRA and who is eligible, three common types of IRAs, the differences between a Traditional IRA and a Roth IRA, and guidelines for the Education Savings Account.

### 1257 Money Laundering Awareness

21 minutes

*Comprehension test,  
Workbook and Reference guide*

Shed light on the crime of money laundering with this informative video. Employees will get a firsthand look at money laundering prevention and the steps to take if money laundering is suspected. Also covers CTR and SAR requirements.

### 1041 Mortgage Loan Compliance Regulations

35 minutes

*Comprehension test,  
Workbook and Reference guide*

This video course examines the federal regulations that apply to mortgage lending, RESPA, FCRA, Regulations Z and B, and FDPA.

### 1286 OFAC: Don't Do Business with Your Enemies

9 minutes

*Comprehension test, Program guide*

As the world has grown and become more diverse, financial institutions are faced with the enormous challenge of monitoring all transactions for OFAC violations. In this video, you will learn the origin of OFAC, who must comply, possible penalties and affected transactions.

### 1318 Opening Deposit Accounts: Reducing Risk

18 minutes

*Comprehension test,  
Workbook and Reference guide*

By the end of this video, those who open deposit accounts will be able to identify the four pieces of information that must be obtained from new customers and members, as directed by CIP/MIP requirements. Also, they'll be able to recognize what to do in the event of a "hit" on the OFAC list, understand Taxpayer Identification Numbers and Social Security Number's value when opening an account.

In addition, they'll be able to determine which types of transactions require a Currency Transaction Report (CTR), recognize prohibitions under Unfair and Deceptive Acts and Practices (UDAP), and understand how to verify information and dispose of a credit report according to the Fair Credit Reporting Act (FCRA).

### 1319 Opening Deposit Accounts: Explaining Rules and Procedures

22 minutes

*Comprehension test,  
Workbook and Reference guide*

Upon completion of this video, those who open deposit accounts will be able to explain to customers and members when deposited funds must generally be made available under Reg CC, how insurance affects accounts, and when Reg E disclosures must be provided. In addition, they will be able to recall the limits on the number of transactions that can be made on savings and money market deposit accounts under Reg D, determine when proper TISA disclosures must be delivered when consumers inquire, recognize how Privacy rules affect customers and members and identify required signs and notices that must be present to help consumers, customers, and members stay informed.

### 8508 Privacy: Protect Your Institution

23 minutes

*Comprehension test*

This hard-hitting, fast-paced video gives viewers the straight facts about privacy in the electronic age. Employees will learn what they can do to protect their credit union and members from criminal activity. The video covers the growing threat of identity theft, different types of electronic scams, and the Gramm-Leach-Bliley privacy regulations.

### 1312 Reg CC: Funds Availability Simplified

20 minutes

*Comprehension test,  
Reg CC quick reference guide*

Follow a new teller as she learns about Regulation CC and when to place holds on deposited checks. See her use what she has learned as she interacts with customers making check deposits. The video comes with a handy quick reference guide that quickly helps a new teller identify types of deposited funds and their hold time frames.

### 1267 Reg E Made Easy: The Electronic Funds Transfer Act

39 minutes

*Comprehension test, Program guide*

This video covers what an electronic funds transfer is and which transfers are subject to Regulation E. Also, learn about Regulation E as it pertains to authorized versus unauthorized transfers.

### 1262 Reg Z: Truth in Lending Act

30 minutes

*Comprehension test, Workbook*

This video covers the content and timing of key disclosures required for closed and open-end credit. The workbook provides employees with extensive detail on handling a variety of transactions without violating Reg Z, and serves as a handy reference on the Truth in Lending Act after training is completed.

**8507****SAR: Be on Guard***22 minutes**Comprehension test, SAR job aid*

This scenario-driven video provides frontline employees with examples of situations that warrant an SAR. This course also briefly covers the five separate parts of the SAR.

**1307****Security: Focus on Fraud***24 minutes**N/A*

Focus on fraud and learn the common ways con artists try to defraud your institution. Viewers will learn the common types of fraud committed, what rules to follow to prevent fraud and how to protect your customers from becoming victims.

**1261****Security: Protecting Your Financial Institution***32 minutes**Comprehension test,  
Workbook and Reference manual*

Train your employees on multiple security practices with one concise presentation. Topics include how to protect against embezzlement, internal theft, money laundering, check fraud, check forgery, currency fraud and more. Plus, ensure compliance with regulations that affect security practices, such as BSA and RFPA.

**8537****Selling:  
The Art of Friendly Persuasion***20 minutes**Comprehension test, Summary job aid*

This situational comedy follows four friends working in various credit union positions. As you follow their stories, you'll learn how to identify and effectively approach common on-the-job sales opportunities. Topics covered include identifying needs, recommending solutions, handling objections, and asking for action.

**1256****Service, Solutions, Satisfaction!***20 minutes**Comprehension test,  
Workbook and Reference manual*

This video provides examples of how to communicate positively with customers, respond effectively to objections, and satisfy customer needs.

**8504****Sexual Harassment:  
Crossing the Line***20 minutes**Comprehension test*

This video program defines sexual harassment in the 21st century and includes scenarios that ask the question, "Is it or isn't it sexual harassment?" Learn the boundaries of acceptable behavior in the workplace.

**8505****Sexual Harassment: Take Action**

17 minutes

*Comprehension test*

This video program covers where sexual harassment can occur, how it affects a company, guidelines on what an effective sexual harassment policy may include, and steps and guidelines on interviewing witnesses, victims, and accused individuals.

**1291****Teller Service: Handling Difficult Customers**

18 minutes

*Comprehension test, Program guide*

Turn uncomfortable situations into positive experiences for members and tellers. This DVD focuses on how to calm the upset member, explain policies and procedures in a positive manner, how to say “no” in a friendly and helpful way, and when to ask for help with a member encounter.

**1289****Teller Service: Making a Good First Impression**

16 minutes

*Comprehension test, Program guide*

This program shows how to make a favorable first impression. It stresses the importance of presenting yourself in a positive light and provides specific techniques for effectively greeting customers.

**1310****Tellers: Compliance Training Basics**

48 minutes

*Comprehension test, Program guide*

With this training program, your tellers will be able to answer customers’ questions, provide information and complete reporting forms, all in compliance with regulatory requirements. Covers BSA, OFAC, USA PATRIOT Act, CRA, Regulation CC, HMDA, Truth in Savings, and more.

**8502****Tellers: Cross-Selling Simplified**

13 minutes

*Comprehension test*

This video program approaches cross-selling as a member service skill you can develop and master.

It focuses on:

- The importance of good listening skills
- Knowing your credit union’s products and services
- How to suggest or refer products or services

**1316****Tellers: Exceptional Service in Action**

17 minutes

*Comprehension test*

Tellers have to balance two great demands maintaining accuracy in their work and remaining attentive to member needs. But as the role of the teller has grown in recent years, so too have the challenges of providing good service. See how service-focused tellers can respond to policy issues, bank errors, interruptions, upset members, and routine member transactions by recognizing how to turn almost any member encounter into an opportunity to provide exceptional member service.

**1283****Tellers: Public Relations Experts***17 minutes**Comprehension test, Program guide*

This course is designed to train tellers in making the best impression for themselves and the financial institution. It focuses on professional teller behavior, maintaining a polished appearance, and effectively explaining policies.

**2039****The Service Mentality***23 minutes**Comprehension test*

Why is it that some people seem like “naturals” when it comes to providing great service? This program identifies and highlights the basic characteristics and traits of people who demonstrate excellent member service.

**5065****TISA: Meeting Customer Needs***15 minutes**Comprehension test,  
Workbook and Reference guide*

This program on Regulation DD provides member-contact personnel with the specific information they need to properly handle TISA-related member questions and interactions. This shortened version is designed especially for member-contact staff.

**1305****USA PATRIOT Act:  
The Financial Frontlines***23 minutes**Comprehension test*

This informative video will familiarize you with the USA PATRIOT Act and how it affects your institution in fighting the battles on the financial frontlines. It also outlines the required procedures necessary to be in compliance with MIP.

**8506****Workplace Violence:  
Employee Protection***25 minutes**Comprehension test, Leader guide*

This video presents a crisis situation involving a violent co-worker and offers a plan to prevent such violence and a solution for handling one if it occurs. Employees will learn how to detect warning signs of workplace violence and the importance of crisis management.

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For more information, please contact your Account Executive  
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your organization's needs or contact us at 800.264.7600 or [learn@bai.org](mailto:learn@bai.org).