

BAI Banking Series Course Retirement Guide

BAI Learning & Development is committed to providing our clients a library of high quality, reputable courseware to meet your regulatory compliance training needs. As part of this commitment, we have completed more than 600 courseware updates in 2011 to ensure your employees’ training is up-to-date and engaging. In addition, 11 new courses have been added to the BAI Banking Series library on topics including mortgage fraud, the Durbin Amendment, and Federal Record Retention Requirements.

As part of our ongoing maintenance of the BAI Banking Series library, BAI will be retiring several courses on **February 9th, 2012**. These course retirements will have no impact to your 2011 curriculums.

This guide outlines the specific online and video courses which will be retired from your library. To aid you in planning your 2012 curriculums, recommended courses to assign in lieu of the retired course are provided.

Recommended courses emphasize job-specific content and provide a high quality, interactive learning experience for your students. If you have any questions regarding the retiring or recommended courses, or would like assistance establishing your 2012 training curriculums, contact BAI Customer Support Services at customersupport@bai.org or 800.264.7600.

BAI Banking Series Online Courses

| | |
|---|---|
| Course Listing: Retiring Courses and Recommended Replacements | 2 |
| Course Descriptions: Retiring Courses and Recommended Replacements..... | 3 |

BAI Banking Series Video Courses

| | |
|---|---|
| Course Listing: Retiring Courses and Recommended Replacements | 7 |
| Course Descriptions: Retiring Courses and Recommended Replacements..... | 8 |

BAI Banking Series Course Retirement Guide

| Retired Online Courses <i>(as of February 9th, 2012)</i> | Recommended Course(s) |
|---|--|
| 20006 – BSA: Violation Penalties | 20204MGT – BSA: Management's Perspective 20204TEL – BSA: Transaction Procedures for Tellers 20204OPS – BSA: The Role of Operations |
| 20007 – RMR: Complying with Regulation B | 20026 – Reg B: An Overview |
| 20010 – RMR: Complying with the Fair Credit Reporting Act | 20055 – FCRA: An Overview 20056 – FCRA: Credit Reporting Regulations |
| 20068 – Teller Operations: An Overview | 20016 – Teller Success: Money Handling 20017 – Teller Success: Negotiable Instruments |
| 20071 – Teller Operations: Security | 20067 – Bank Security: Safety Procedures 20110 – Robbery: Before, During, and After |
| 20118 – Online Banking Compliance: Regulations that Apply | 20013 – Reg E: Key Disclosures and Liability |
| 20201 – Bank Directors: Responsibilities and Liabilities | 20341 – Board of Directors: An Introduction 20346 – Board of Directors: Regulatory Overview for Directors |
| 20305 – Customer Identification Program | 20107 - CIP: Identity Verification and Compliance |
| 20306 – Bank Secrecy Act | 20206 – BSA and AML: An Overview |
| 20307 – Community Reinvestment Act | 20044 – CRA: An Overview 20045 – CRA: Public File Requirements 20046 – CRA: How Compliance is Monitored |

BAI Banking Series

Course Retirement Guide

| Retired Online Course (as of February 9th) | Recommended Course(s) | Course Description |
|---|--|--|
| 20006 - BSA: Violation Penalties | 20204MGT - BSA: Management's Perspective | Due to the grave importance bank 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 an SAR. 30 minute course. |
| | 20204TEL - BSA: Transaction Procedures for Tellers | 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 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 requirements to individuals purchasing covered instruments. 30 minute course. |
| | 20204OPS - BSA: The Role of Operations | Unlike tellers or lenders, back office personnel rarely deal face-to-face with customers. 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. 30 minute course. |
| 20007 – RMR: Complying with Regulation B | 20026 – Reg B: An Overview | Gain a better understanding of prohibited discrimination, loans that apply to Regulation B and who must comply with this regulation. 30 minute course. |

BAI Banking Series

Course Retirement Guide

| Retired Online Course (as of February 9th) | Recommended Course(s) | Course Description |
|--|--|--|
| 20010 – RMR: Complying with the Fair Credit Reporting Act | 20055 – FCRA: An Overview | This course provides a general review of the 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. 30 minute course. |
| | 20056 – FCRA: Credit Reporting Regulations | Digging deeper into the requirements of the Fair Credit Reporting Act (FCRA), this course identifies the contents of a credit report, the role and purpose of consumer reporting agencies, and the responsibilities of financial institutions that furnish credit information. 60 minute course. |
| 20068 – Teller Operations: An Overview | 20016 – Teller Success: Money Handling | 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. 30 minute course. |
| | 20017 – Teller Success: Negotiable Instruments | Train 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. 60 minute course. |
| 20071 – Teller Operations: Security | 20067 – Bank Security: Safety Procedures | This program covers the security related to the opening, closing and daily operations of your institution. You will also determine ways to secure drive-up and ATM locations and identify daily operational threats and concerns. It also addresses what you can do to ensure your personal security. 60 minute course. |
| | 20110 – Robbery: Before, During, and After | This course will give employees the foundation necessary to protect your institution and your customers from a bank robbery. With actual surveillance photos, this course includes real-life examples and applications. Also covered: The importance of robbery training, what can be done to prevent a robbery, steps to take during and after a robbery and ways to protect yourself and those around you. 30 minute course. |

BAI Banking Series Course Retirement Guide

| Retired Online Course (as of February 9th) | Recommended Course(s) | Course Description |
|--|---|---|
| 20118 – Online Banking Compliance: Regulations that Apply | 20013 – Reg E: Key Disclosures and Liability | 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 customers. 60 minute course. |
| 20201 – Bank Directors: Responsibilities and Liabilities | 20341 – Board of Directors: An Introduction | This course is designed for new board members, or board members who may need a refresher about their role in bank 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 bank boards of directors. 10 minute course. |
| | 20346 – Board of Directors: Regulatory Overview for Directors | Upon completion of this course, board members will be able to identify which laws and regulations apply to banks, 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. 15 minute course. |
| 20305 – Customer Identification Program | 20107 - CIP: Identity Verification and Compliance | Learn the final rule requirements for CIP and gain a better grasp of the key role financial institutions play in the prevention of terrorist activities, identity theft and other crimes. This course covers identifying and verifying new and current customer information, recordkeeping requirements, CIP notice requirements, and exceptions to CIP regulations. 30 minute course. |
| 20306 – Bank Secrecy Act | 20206 – BSA and AML: An Overview | The Federal Financial Institutions Examination Council states that, in addition to job-specific training for all personnel, new staff must have an overview of Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) requirements. This interactive program introduces the concept of money |

BAI Banking Series

Course Retirement Guide

| Retired Online Course (as of February 9th) | Recommended Course(s) | Course Description |
|---|--|---|
| | | laundrying 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. 60 minute course. |
| 20307 – Community Reinvestment Act | 20044 – CRA: An Overview | This course gives insight into the history, importance, and purpose of CRA. This course also goes into detail regarding evaluation methods by institution type, federal regulatory agency supervision, and CRA ratings. 30 minute course. |
| | 20045 – CRA: Public File Requirements | In this CRA course, you’ll identify performance evaluation methods and ratings under CRA, CRA-required recordkeeping, CRA reporting requirements and the CRA Performance Evaluation. You will also discover what information is included in the Public File and CRA Notice. 60 minute course. |
| | 20046 – CRA: How Compliance is Monitored | This CRA-oriented program explains how to identify small institution performance standards, differentiate between lending, investment, and service tests, recognize strategic plans, and also discover what comprises a community development test. 90 minute tutorial |

BAI Banking Series Course Retirement Guide

| Retired Video Courses (<i>as of February 9th, 2012</i>) | Recommended Course(s) |
|---|--|
| 6009 - Professional Phone Skills #1 (Video) | 2031 – Basic Telephone Skills (Video) 20120 – Customer Service: Telephone Excellence |
| 6010 - Professional Phone Skills #2 (Video) | 2039 – The Service Mentality (Video) 2029 – Five Forbidden Phrases (Video) 20321 – Telephone Techniques for Customer Interactions |
| 1223 - Customer Service: What's the Point? (Video) | 1316 - Tellers: Exceptional Service In Action (Video) |
| 1221 - Constant Change: The Inevitable Opportunity (Video) | 50077 – Change Management: Coping with Change 50078 – Change Management: Managing Change |
| 1317 - Security: Experts Speak Out (Video) | 1261 – Security: Protecting Your Financial Institution (Video) 20066 – Bank Security: An Overview 20322 – Robbery: Before, During, and After |
| 1301 - Teller Sales: Setting the Stage for Selling (Video) | 1288 – Tellers: Cross-Selling Simplified (Video) 20085 – Key Essentials to Selling 20315 – Building a Foundation for Successful Sales |
| 1302 - Teller Sales: Identifying Needs and Making Recommendations (Video) | 1322 – Selling: The Art of Friendly Persuasion (Video) |
| 1303 - Teller Sales: Handling Objections and Asking for Action (Video) | 1322 - Selling: The Art of Friendly Persuasion (Video) |
| 1304 - Teller Sales: Teller Referrals (Video) | 1288 – Tellers: Cross-Selling Simplified (Video) 20316 – Sales: Asking for the Business |
| 1273 - Teller Success: Money Handling (Video) | 1307 – Security: Focus on Fraud (Video) 20016 – Teller Success: Money Handling |
| 1274 - Teller Success: Negotiable Instruments (Video) | 1310 – Tellers: Compliance Training Basics (Video) 20017 – Teller Success: Negotiable Instruments |
| 1275 - Teller Success: Customer Priority (Video) | 1256 – Service! Solutions! Satisfaction! (Video) 20018 – Teller Success: Customer Priority |
| 1276 - Teller Success: Security (Video) | 1261 – Security: Protecting Your Financial Institution (Video) 20066 – Bank Security: An Overview |
| 1284 – Electronic Transfer Account: An Introduction (Video) | 1267 - Reg E Made Easy: The Electronic Funds Transfer Act (Video) 20013 - Reg E: Key Disclosures and Liability |
| 1290 - Teller Service: Communicating During Transactions (Video) | 1256 – Service! Solutions! Satisfaction! (Video) 20051 – Key Essentials of Customer Service |
| 5058 - Fair Lending Compliance: Understanding Equal Treatment (Video) | 1315 – Fair Lending: Personal Bias Aside (Video) 20072 – Fair Lending: Basic Topics and Terms |
| 1295 - Bank of Knowledge: The New Employee Challenge (Video) | 1308 – Banking: Getting Started (Video) New Hire Game Show Challenge – <i>coming soon!</i> |

BAI Banking Series

Course Retirement Guide

| Retired Video Course (as of February 9th, 2012) | Recommended Course(s) | Course Description |
|--|--|---|
| 6009 - Professional Phone Skills #1 (Video) | 2031 – Basic Telephone Skills (Video) | This video offers practical, specific advice that your people can immediately use on the job. Learn the ten simple yet crucial skills which form the very foundation for delivering exceptional customer service on the phone. This is perfect for entry-level staff and a great reminder for more experienced employees. 17 minute video |
| | 20120 – Customer Service: Telephone Excellence | For a financial institution to be successful, every employee, from top management to frontline, must know how to handle customer phone calls courteously and efficiently. Customers who receive good customer service not only remain loyal, they also tell their friends about their experience, providing 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 6-step model for an effective telephone exchange; general telephone activities; and techniques for handling difficult calls. 30 minute tutorial |
| 6010 - Professional Phone Skills #2 (Video) | 2039 – The Service Mentality (Video) | A mind-set for serving customers. The importance of learning and practicing proven skills is obvious. Apart from the actual skills and techniques, 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 customer service. 23 minute video. Telephone Doctor® Production |
| | 2029 – Five Forbidden Phrases (Video) | Don't tell customers what you can't do, tell them what you can do. Your staff will learn the Five Forbidden Phrases® of Customer 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. 19 minute video. Telephone Doctor® Production |
| | 20321 – Telephone Techniques for Customer Interactions | 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. 30 minute tutorial. |

BAI Banking Series Course Retirement Guide

| Retired Video Course (as of February 9th, 2012) | Recommended Course(s) | Course Description |
|---|--|---|
| 1223 - Customer Service: What's the Point? (Video) | 1316 - Tellers: Exceptional Service In Action (Video) | What is the key to exceptional customer service? Tellers have always had to balance two great demands of their job - maintaining accuracy in their work and being attentive to customer needs. But as the role of the teller has grown in recent years, so too have the challenges of providing good service. In this program, you will view tellers interacting with customers in a variety of typical encounters. See how service-focused tellers can respond to policy issues, bank errors, interruptions, upset customers, and routine customer transactions by recognizing how to turn almost any customer encounter into an opportunity to provide exceptional customer service. 17 minute video. |
| 1221 - Constant Change: The Inevitable Opportunity (Video) | 50077 – Change Management: Coping with Change | Welcome to Coping with Change! Change can be unsettling. Change is a constant in today's world. This module 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 | Welcome to Managing Change! This module 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. |
| 1317 - Security: Experts Speak Out (Video) | 1261 – Security: Protecting Your Financial Institution (Video) | Train your employees on multiple security practices with one concise presentation. 32 minute video |
| | 20066 – Bank Security: An Overview | This program examines the importance of security procedures, the minimum security required by regulators and outlines additional security measures. 30 minute tutorial. |
| | 20322 – Robbery: Before, During, and After | This course will familiarize 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. 90 minute tutorial. |

BAI Banking Series Course Retirement Guide

| Retired Video Course (as of February 9th, 2012) | Recommended Course(s) | Course Description |
|--|--|--|
| 1301 - Teller Sales: Setting the Stage for Selling (Video) | 1288 – Tellers: Cross-Selling Simplified (Video) | This video program approaches cross-selling as a customer service skill that can both be developed and mastered. It focuses on the importance of good listening skills, knowing your financial institution's products and services, and how to suggest or refer products or services. 13 minute video |
| | 20085 – Key Essentials to Selling | This program focuses on the topic of selling. Employees will learn all the basics including the importance of building rapport, indentifying the necessity of probing and confirming needs, and recognizing the importance of communicating the benefits of a product or service as a solution. Employees will also determine how to gain or close commitment. It also contains an assessment module allowing the employees and supervisor to access the user's skills in the selling area. Ideal for all front-line employees. 60 minute tutorial |
| | 20315 – Building a Foundation for Successful Sales | This course highlights the importance of using 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 customers' financial needs; the six steps of the sales process; and how qualifying a prospect can influence the sales process. 60 minute tutorial. |
| 1302 - Teller Sales: Identifying Needs and Making Recommendations (Video) | 1322 – Selling: The Art of Friendly Persuasion (Video) | This situational comedy follows four friends working in various banking 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. 20 minute video |
| 1303 - Teller Sales: Handling Objections and Asking for Action (Video) | 1322 – Selling: The Art of Friendly Persuasion (Video) | This situational comedy follows four friends working in various banking 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. 20 minute video |

BAI Banking Series Course Retirement Guide

| Retired Video Course (as of February 9th, 2012) | Recommended Course(s) | Course Description |
|--|--|---|
| 1304 - Teller Sales: Teller Referrals (Video) | 1288 – Tellers: Cross-Selling Simplified (Video) | This video program approaches cross-selling as a customer service skill that can both be developed and mastered. It focuses on the importance of good listening skills, knowing your financial institution's products and services, and how to suggest or refer products or services. 13 minute video |
| | 20316 – Sales: Asking for the Business | Continue your study of the sales process for financial services with this enlightening course. Written for all financial services employees, this course addresses why some financial professionals are reluctant to ask for the sale, and also identifies the guidelines for asking for the sale. This course describes techniques for gaining commitment and nonverbal behaviors that can indicate an interest to buy. In that same vein, this course also helps you to see the importance of avoiding overselling. 30 minute course. |
| 1273 - Teller Success: Money Handling (Video) | 1307 – Security: Focus on Fraud | This informative video program sheds light on the common ways con-artists try to defraud your institution and how tellers can prevent fraud by following proper money handling procedures, watching for suspicious activity, asking questions, and practicing good service skills. 24 minute video |
| | 20016 – Teller Success: Money Handling | 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. 30 minute tutorial |
| 1274 - Teller Success: Negotiable Instruments (Video) | 1310 – Tellers: Compliance Training Basics | With this training program, you can depend on your tellers to answer customers' questions, provide information and complete reporting forms, all in compliance with regulatory requirements. Covers BSA, OFAC, USA PATRIOT Act, CRA, Reg CC, and Truth in Savings. 48 minute video |
| | 20017 – Teller Success: Negotiable Instruments | 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. 60 minute tutorial. |
| 1275 - Teller Success: Customer | 1256 – Service! Solutions! Satisfaction! (Video) | This video provides examples of how to communicate positively with customers, respond effectively to objections, and satisfy customer needs. 20 minute video |

BAI Banking Series

Course Retirement Guide

| Retired Video Course (as of February 9th, 2012) | Recommended Course(s) | Course Description |
|---|--|---|
| Priority (Video) | 20018 – Teller Success: Customer Priority | With this course, you'll learn ways to meet customer needs by using effective communication skills and recognize how to meet customer needs through a variety of loans provided to individuals and businesses. You'll also determine how to keep the customer's information confidential and distinguish how to enhance the professional image and performance through product and service knowledge. 60 minute tutorial. |
| 1276 - Teller Success: Security (Video) | 1261 – Security: Protecting Your Financial Institution (Video) | Train your employees on multiple security practices with one concise presentation. 32 minute video |
| | 20066 – Bank Security: An Overview | This program examines the importance of security procedures, the minimum security required by regulators and outlines additional security measures. 30 minute tutorial. |
| 1284 – Electronic Transfer Account: An Introduction | 1267 - Reg E Made Easy: The Electronic Funds Transfer Act | This video covers what an electronic fund transfer is and which transfers are subject to Regulation E. Also learn about the regulation as it pertains to authorized versus unauthorized transfers. 39 minute video |
| | 20013 - Reg E: Key Disclosures and Liability | 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. 60 minute tutorial. |
| 1290 - Teller Service: Communicating During Transactions (Video) | 1256 – Service! Solutions! Satisfaction! (Video) | This video provides examples of how to communicate positively with customers, respond effectively to objections, and satisfy customer needs. 20 minute video |
| | 20051 – Key Essentials of Customer Service | This interactive program is ideal for all your front-line employees. They will learn the essentials of providing exceptional customer service, the role of attitude and positive body language in customer service and the function of communication. 60 minute tutorial. |

BAI Banking Series

Course Retirement Guide

| | | |
|--|--|---|
| 5058 - Fair Lending Compliance: Understanding Equal Treatment (Video) | 1315 – Fair Lending: Personal Bias Aside (Video) | <p>While most lenders believe intentional discrimination does not happen at their institution, all share a concern about the more subtle or unintentional discrimination that happens every day - the kind that leaves no paper trail. 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 prohibited by fair lending laws, and explains how unequal treatment can result in loss of potential business. This video addresses issues concerning: Fair Housing Act, Equal Credit Opportunity Act (Reg B), Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), Fair Lending Law violations, and eight simple questions to keep personal bias out of lending decisions. 26 minute video</p> |
| | 20072 – Fair Lending: Basic Topics and Terms | <p>Don't let fair lending be a mystery to your employees. This course explains what laws and regulations are designed to ensure fair lending. Topics covered include the Fair Housing Act and its regulations, the definition of discrimination, the responsibilities and enforcement powers of regulators and the impact of fair lending non-compliance. Students will also learn when to initiate a referral to the Department of Justice. 90 minute course.</p> |
| 1295 - Bank of Knowledge: or, The New Employee Challenge (Video) | 1308 – Banking: Getting Started | <p>An understanding of how a financial institution functions and its role in the community is a strong foundation on which to build a rewarding new career. An excellent orientation tool for new employees. 24 minute video</p> |
| | 20402 - New Hire Game Show Challenge | <p>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. 45 minute classroom</p> |