

BAI Credit Union 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 Credit Union 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.

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

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20006C – BSA: Violation Penalties	20204MGTC – BSA: Management's Perspective	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. 30 minute course.
	20204TELC – 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 CTR. Students will also be able to match the recordkeeping and exemption identification requirements to individuals purchasing covered instruments. 30 minute course.
	20204OPSC – BSA: The Role of Operations	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. 30 minute course.
20007C – RMR: Complying with Regulation B	20026C – 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.

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20010C – RMR: Complying with the Fair Credit Reporting Act	20055C – 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.
	20056C – 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.
20068C – Teller Operations: An Overview	20016C – 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.
	20017C – 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.
20071C – Teller Operations: Security	20067C – Credit Union Security: Safety Procedures	This program covers the security related to the opening, closing and daily operations of your institution. 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. 60 minute course.

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	20110C – Robbery: Before, During, and After	This course will give employees the foundation necessary to protect your institution and your members from a 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.
20118C – Online Banking Compliance: Regulations that Apply	20013C – 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 members. 60 minute course.
20201 – Bank Directors: Responsibilities and Liabilities	20341C – 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 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. 10 minute course.
	20346C – 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 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. 15 minute course.
20305 – Customer Identification	20107C – MIP: Identity Verification and	Learn the final rule requirements for MIP 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

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Program	Compliance	new and current member information, recordkeeping requirements, MIP notice requirements, and exceptions to MIP regulations. 30 minute course.
20306 – Bank Secrecy Act	20206C – BSA and AML: An Overview	The Federal Financial Institutions Examination Council states 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 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. 60 minute course.

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Retired Video Courses <i>(as of February 9th, 2012)</i>	Recommended Course(s)
6009 – Professional Phone Skills #1 (Video)	2031 – Basic Telephone Skills (Video) 20120C – Member Service: Telephone Excellence
6010 – Professional Phone Skills #2 (Video)	2039 – The Service Mentality (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) 20066C – Credit Union Security: An Overview 20322 – Robbery: Before, During, and After
1301 – Teller Sales: Setting the Stage for Selling (Video)	1288 – Tellers: Cross-Selling Simplified (Video) 20085C – 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
1275 – Teller Success: Customer Priority (Video)	1256 – Service! Solutions! Satisfaction! (Video) 20018C – Teller Success: Member Priority
1276 – Teller Success: Security (Video)	1261 – Security: Protecting Your Financial Institution (Video) 20066C – Credit Union 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) 20051C – Key Essentials of Member Service
5058 – Fair Lending Compliance: Understanding Equal Treatment (Video)	1315 – Fair Lending: Personal Bias Aside (Video) 20072C – Fair Lending: Basic Topics and Terms
1295 – Bank of Knowledge: The New Employee Challenge (Video)	New Hire Game Show Challenge – <i>coming soon!</i>
8512 – Teller Success: Money Handling (Video)	1307 – Security: Focus on Fraud (Video) 20016C – Teller Success: Money Handling
8513 – Teller Success: Negotiable Instruments (Video)	1310 – Tellers: Compliance Training Basics (Video) 20017C – Teller Success: Negotiable Instruments

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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 member service on the phone. This is perfect for entry-level staff and a great reminder for more experienced employees. 17 minute video acquaintance
	20120C – Member Service: Telephone Excellence	For a financial institution to be successful, every employee, from top management to frontline, must know how to handle member phone calls courteously and efficiently. Members who receive good 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 members. 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 service. 23 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.
1223 – Customer Service: What's the Point? (Video)	1316 – Tellers: Exceptional Service In Action (Video)	What is the key to exceptional member service? Tellers have always had to balance two great demands of their job – maintaining accuracy in their work and being 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. In this

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		program, you will view tellers interacting with members in a variety of typical encounters. See how service-focused tellers can respond to policy issues, errors, interruptions, upset members, and routine transactions by recognizing how to turn almost any encounter into an opportunity to provide exceptional member 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
	20066C – Credit Union 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.
1301 – Teller Sales: Setting the	1288 – Tellers: Cross-Selling Simplified (Video)	This video program approaches cross-selling as a member service skill that can both be developed and mastered. It focuses on the importance of good

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Stage for Selling (Video)		listening skills, knowing your financial institution's products and services, and how to suggest or refer products or services. 13 minute video
	20085C – 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 members’ 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

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1304 – Teller Sales: Teller Referrals (Video)	1288 – Tellers: Cross-Selling Simplified (Video)	This video program approaches cross-selling as a member service skill that can be both 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.
1275 – Teller Success: Customer Priority (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
	20018C – Teller Success: Member Priority	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. 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
	20066C – Credit Union 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.

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1284 – Electronic Transfer Account: An Introduction (Video)	1267 – Reg E Made Easy: The Electronic Funds Transfer Act (Video)	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 members, respond effectively to objections, and satisfy needs. 20 minute video
	20051C – Key Essentials of Member Service	This interactive program is ideal for all your front-line employees. They will learn the essentials of providing exceptional member service, the role of attitude and positive body language in member service and the function of communication. 60 minute tutorial.
5058 – Fair Lending Compliance: Understanding Equal Treatment (Video)	1315 – Fair Lending: Personal Bias Aside (Video)	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
	20072C – Fair Lending: Basic Topics and Terms	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

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		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.
1295 – Bank of Knowledge: The New Employee Challenge (Video)	New Hire Game Show Challenge	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 session.
8512 – Teller Success: Money Handling (Video)	1307 – Security: Focus on Fraud (Video)	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
	20016C – 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
8513 - Teller Success: Negotiable Instruments (Video)	1310 – Tellers: Compliance Training Basics (Video)	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, Truth in Savings. 48 minute video
	20017C – 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.