

BAI Bank Series

Commercial Lending Curriculum Map

Recommended Courses
20003 - BSA: How to Comply
20011 - RMR: Complying with the Flood Disaster Protection Act
20027 - Reg B: Nine Prohibited Discrimination Factors
20028 - Reg B: Prescreening, Cosigners and Disparate Treatment
20031 - Understanding OFAC
20038 - HMDA: Fundamentals and Beyond
20045 - CRA: Public File Requirements
20059 - Reg O: An Overview
20060 - Reg O: How to Comply
20061 - Reg O: Avoid Violations
20072 - Fair Lending: Basic Topics and Terms
20079 - Appraisal Requirements: How to Comply
20082 - Reg U: In Detail
20087 - USA PATRIOT Act
20107 - CIP: Identity Verification and Compliance
20122 - Regulation W: An Overview
20202LEN - Ethics: Policy and Personal Judgment for Lenders
20205LEN - SAR: Lender Awareness
20206 - BSA and AML: An Overview
20209 - Anti-Tying: Essentials for Lending and New Accounts
20319 - Servicing Consumer Loans
20322 - Robbery Training
20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20333 - Laws and Regulations for Mortgage Lending
20334 - Basics of Residential Mortgage Loans

This Curriculum Map recommends courses based on the specific tasks completed by Commercial Loan Officers and is intended to serve as a resource when planning curriculums or Prescriptive Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution.

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Anti-Tying (Reg. Y)	Understanding what products and/or services can be required with a loan product	20209 - Anti-Tying: Essentials for Lending and New Accounts
Appraisal Rules and Regulations	Knowing what constitutes a valid appraisal Transactions that are exempt from formal appraisal requirement Appraisers must be separated from lending function Selecting and retaining an appraiser Reviewing an appraisal in connection with a loan Readdressed appraisals Ordering an evaluation instead of an appraisal Timing and useful life of appraisals Understanding USPAP's role in appraisals	20079 - Appraisal Requirements: How to Comply
Bank Bribery Act	Knowing limitation of what to accept from customers Knowledge of prohibition of accepting gifts in return for business preferences	20202LEN - Ethics: Policy and Personal Judgment for Lenders
Bank Secrecy Act (BSA)	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205LEN - SAR: Lender Awareness
	Dealing with customers who potentially be Politically Exposed Persons (PEPs)	20087 - USA PATRIOT Act
	Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity	20206 - BSA and AML: An Overview

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Bank Secrecy Act (BSA) (cont.)	Dealing with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	20206 - BSA and AML: An Overview
	Collecting and verifying information according to CIP (USA PATRIOT Act)	20107 - CIP: Identity Verification and Compliance
	Knowing identification requirements for the elderly	20003 - BSA: How to Comply
Bank Security Procedures	Knowing and understanding bank's security procedures and robbery response program	20322 - Robbery Training
	Requirement of annual security training	20066 - Bank Security : An Overview
Community Reinvestment Act	<p>How bank is rated on CRA performance</p> <p>Understanding main thrust of CRA, and ultimate indicator of CRA rating</p> <p>Banks under asset threshold (adjusted annually) are judged almost solely on their lending activities within their assessment area</p> <p>Banks can develop and obtain approval for their own CRA plan, if they wish (almost none do)</p> <p>Knowledge of how bank selects and maintains its assessment area for CRA consideration</p> <p>Collecting and reporting information for CRA-reportable loans</p> <p>Know where CRA public file information is located</p> <p>Posting of public availability of CRA data</p>	20045 - CRA: Public File Requirements

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treating customers fairly and equally Cannot discriminate on a prohibited basis in any aspect of a credit transaction Not discouraging applications on a prohibited basis Requiring applications: format; written applications are not always required Handling distressed borrowers and past-due loans Analyzing inherent and residual risk of all customers, products, and geographies for fair lending risk Unfairly treating customers differently when discussing loan products or referrals Evaluating application utilizing any information that the applicant provides	20072 - Fair Lending: Basic Topics and Terms
	Providing loans in the name of one or both applicants	20028 - Reg B: Prescreening, Cosigners and Disparate Treatment
	Recording government monitoring information (GMI) on written application forms	20027 - Reg B: Nine Prohibited Discrimination Factors
Fair Housing Act (FHA)	Cannot discriminate on a prohibited basis in any aspect of a housing-related transaction Including the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products	20072 - Fair Lending: Basic Topics and Terms

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Flood Insurance	<p>Every loan secured by a dwelling (consumer, commercial) is covered under flood insurance regulations</p> <p>Loans where flood insurance requirements do not apply</p> <p>Requiring escrow accounts for loans that require flood insurance</p> <p>Performing a flood insurance determination on a covered loan</p> <p>Maintaining flood insurance coverage on a covered loan even if it lapses or borrower refuses it</p> <p>Assessing determination fees (initial and life-of-loan) against the borrower</p> <p>Informing applicant that flood insurance will be required for the loan</p> <p>Providing flood insurance on loans secured by condos</p> <p>How much insurance to require on a covered loan</p> <p>Flood insurance policy is written for a different flood zone than that shown on the determination form</p>	20011 - RMR: Complying with the Flood Disaster Protection Act
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Whether an institution must report under HMDA or not</p> <p>Requesting the proper information from the applicant(s) for proper application types</p> <p>Know where HMDA public file information is located</p>	20038 - HMDA: Fundamentals and Beyond
Homeowners Protection Act (PMI Rules)	<p>When PMI is required for loans, when it may or must be cancelled or terminated</p> <p>Providing proper PMI disclosures for covered loans</p> <p>Handling cancellations or termination of PMI</p>	20333 - Laws and Regulations for Mortgage Lending

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Information Security	Knowing how to protect company assets - physical and information	20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
IRS Reporting Requirements	Answer basic questions on 1098s	20319 - Servicing Consumer Loans
Lending to Insiders (Reg. O)	<ul style="list-style-type: none"> Determining if a loan is made to an insider Knowing what types of loans are not covered by Reg. O Whether a loan is attributed to a bank insider Making loans to insiders of the bank and their related interests Getting prior approval for insider loans Approving insiders' overdrafts Making loans to executive officers of the bank Ensuring that proper records for insider loans are maintained Ensuring that public disclosures of insider loans are kept and updated 	<ul style="list-style-type: none"> 20059 - Reg O: An Overview 20060 - Reg O: How to Comply 20061 - Reg O: Avoid Violations
Lending on Securities (Reg. U)	<ul style="list-style-type: none"> Knowing specifics of what types of loans are covered and defined terms Making loans secured by marketable securities Having Form FR U-1 completed Treating multiple loans secured by margin stock Making loans secured by marketable securities 	20082 - Reg U: In Detail

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OFAC Regulations	<ul style="list-style-type: none"> Dealing with customers that may be on SDN list or from restricted countries; knowing when to check the list Blocking or rejection requirements Knowing a general or specific license 	20031 - Understanding OFAC
Real Estate Lending Standards (LTV Rules)	<ul style="list-style-type: none"> Understanding LTV standards and limits 	20334 - Basics of Residential Mortgage Loans
Transactions Between Affiliates (Reg. W)	<ul style="list-style-type: none"> Understanding transactions with affiliates Knowing limitation of covered transactions with a single affiliate Knowing limitation of covered transactions with all affiliates Understanding requirements of affiliate transactions Understanding collateral requirements of affiliate transactions Determination if transaction meets the rules of Reg. W Calculating the extent of an affiliate transaction What types of transactions are exempt from Reg. W requirements 	20122 - Regulation W: An Overview