

BAI Bank Series

Consumer Lending Curriculum Map

Recommended Courses	
20003 - BSA: How to Comply	20080 - Credit Cards: Regulations and Liabilities
20014 - Reg E: Handling Errors and Complaints	20081 - Credit Cards: Disclosure Requirements
20027 - Reg B: Nine Prohibited Discrimination Factors	20082 - Reg U: In Detail
20028 - Reg B: Prescreening, Cosigners and Disparate Treatment	20084 - Servicemembers Civil Relief Act: The Basics
20029 - Regulation B: Notification Requirements	20087 - USA PATRIOT Act
20030 - Regulation B: Credit and Loan Handling	20107 - CIP: Identity Verification and Compliance
20031 - Understanding OFAC	20109 - Predatory Lending Awareness
20038 - HMDA: Fundamentals and Beyond	20116 - The FACT Act: Rules and Implications
20039 - Reg Z: Purpose and Application	20117 - Fair Debt Collection Practices Act
20040 - Reg Z: Closed-End Credit Disclosures	20202LEN - Ethics: Policy and Personal Judgment for Lenders
20041 - Reg Z: Open-End Credit Disclosures	20205LEN - SAR: Lender Awareness
20042 - Reg Z: Real Estate Lending Disclosures	20206 - BSA and AML: An Overview
20045 - CRA: Public File Requirements	20209 - Anti-Tying: Essentials for Lending and New Accounts
20056 - FCRA: Credit Reporting Regulations	20215 - Reg AA: The Credit Practices Rule
20059 - Reg O: An Overview	20301 - Understanding Privacy: The Essentials
20060 - Reg O: How to Comply	20319 - Servicing Consumer Loans
20061 - Reg O: Avoid Violations	20322 - Robbery Training
20072 - Fair Lending: Basic Topics and Terms	20328 - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20073 - Fair Lending: Implementation, Monitoring and Review	

On the following pages, view the recommended courses by regulation and job-specific task.

This Curriculum Map recommends courses based on the specific tasks completed by 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
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
	Dealing with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	
	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

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Regulation	Job-Specific Task(s)	Recommended Course(s)
	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
Electronic Funds Transfers (Reg. E)	Knowledge of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	20014 - Reg E: Handling Errors and Complaints

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treating customers fairly and equally	20072 - Fair Lending: Basic Topics and Terms
	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	
Equal Credit Opportunity Act (ECOA/ Reg. B)	Providing applicant with a copy of appraisal report used in evaluation of certain applications	20030 - Regulation B: Credit and Loan Handling
	Furnishing credit information to credit bureaus when dealing with accounts held by spouses	20028 - Reg B: Prescreening, Cosigners and Disparate Treatment
	Retaining proper records for ECOA compliance	
	Providing loans in the name of one or both applicants	20029 - Regulation B: Notification Requirements
	Providing denial notices when application is turned down	20027 - Reg B: Nine Prohibited Discrimination Factors
	Recording government monitoring information (GMI) on written application forms	20109 - Predatory Lending Awareness
	Placing the applicant into the 'right' loan; what products should be available	

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	Loan officers having discretion over how loans are priced, including fees that are charged or waived	20073 - Fair Lending: Implementation, Monitoring and Review
Fair Credit Reporting Act (FCRA)	Pulling consumer reports, including bad check reports Responses when seeing a fraud or other alert on a consumer credit report Customer right to a copy of his or her credit report Resolving disputes based on information bank is reporting to the bureau Denying applications, including notice requirements Pulling consumer reports, including bad check reports Receiving and processing opt-out decisions for consumer information Ensuring that accurate information is submitted to credit bureaus	20056 - FCRA: Credit Reporting Regulations
	What to do when customer provides medical information Responses when customer is a victim of fraud or related identity theft Customer requesting address change and new card (debit or credit) When address on credit report is different from that reported directly from the applicant/borrower Observing red flag guideline events Making prescreened credit offers based on pre-established criteria Dealing with differences in identifying information on consumer report and what customer presents	20116 - The FACT Act: Rules and Implications
Fair Debt Collection Practices Act (FDCPA)	When the bank is considered a debt collector, or falls under an exemption Dealing with collection efforts and speaking with delinquent borrowers	20117 - Fair Debt Collection Practices Act

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Fair Housing Act (FHA)	<p>Cannot discriminate on a prohibited basis in any aspect of a housing-related transaction</p> <p>Including the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products</p>	20072 - Fair Lending: Basic Topics and Terms
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
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

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Regulation	Job-Specific Task(s)	Recommended Course(s)
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 	<ul style="list-style-type: none"> 20082 - Reg U: In Detail
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 	<ul style="list-style-type: none"> 20031 - Understanding OFAC

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Privacy of Consumer Financial Information	<ul style="list-style-type: none"> Dealing with consumers vs. customers of the bank Provision of initial or annual privacy notice disclosure Receiving and processing opt-out decisions for personal financial information Providing initial privacy notice to a new borrower Not providing personal information to a non-affiliated third party 	20301 - Understanding Privacy: The Essentials
Servicemember Civil Relief Act (SCRA)	<ul style="list-style-type: none"> Dealing with borrowers who are active-duty military members Dealing with borrowers called to duty Dealing with delinquent or defaulted borrowers protected by SCRA How to deal with a borrower who claims active-duty status 	20084 - Servicemembers Civil Relief Act: The Basics
Truth in Lending (Reg. Z)	<ul style="list-style-type: none"> Meeting requirements when ownership of mortgage loan is transferred to a new party Knowledge of what loans are covered by Reg. Z and important terms Knowledge of what types of loans are not covered by Reg. Z Calculating the finance charge and APR for loans 	<ul style="list-style-type: none"> 20039 - Reg Z: Purpose and Application 20041 - Reg Z: Open-End Credit Disclosures 20042 - Reg Z: Real Estate Lending Disclosures 20040 - Reg Z: Closed-End Credit Disclosures
	<ul style="list-style-type: none"> Providing disclosures for open-end credit plans, such as credit cards and overdraft lines of credit Providing disclosures for HELOCs Providing proper disclosures at account opening Providing periodic statements Assisting borrowers with periodic statement items 	20041 - Reg Z: Open-End Credit Disclosures

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Regulation	Job-Specific Task(s)	Recommended Course(s)
	<p>Understanding other disclosures that may be provided for open-ended credit</p> <p>Receiving and processing loan payments; particularly credit card payments, including informing customer when payment will be posted</p> <p>Responding to customer's request for refund of credit balance on credit card account or to terminate the account</p>	
	<p>Receiving credit card applications and/or responding to solicitations for such plans</p> <p>Dealing with credit card renewals and replacements</p> <p>Responding to customer's claim of unauthorized charge on credit card statement</p>	<p>20080 - Credit Cards: Regulations and Liabilities</p> <p>20081 - Credit Cards: Disclosure Requirements</p>
	<p>Explaining how the APR is calculated and disclosed</p> <p>Explaining right of rescission on HELOC plans</p> <p>Providing proper disclosures for open-end credit ads</p>	<p>20041 - Reg Z: Open-End Credit Disclosures</p> <p>20042 - Reg Z: Real Estate Lending Disclosures</p>
	<p>Providing disclosures for closed-end credit plans, such as term loans and mortgages</p>	<p>20040 - Reg Z: Closed-End Credit Disclosures</p> <p>20039 - Reg Z: Purpose and Application</p> <p>20042 - Reg Z: Real Estate lending Disclosures</p>
	<p>Providing disclosures for mortgage transactions</p> <p>Providing disclosures in later transactions such as refinancing</p>	<p>20040 - Reg Z: Closed-End Credit Disclosures</p> <p>20042 - Reg Z: Real Estate Lending Disclosures</p>
	<p>Explaining how the APR is calculated and disclosed</p>	<p>20042 - Reg Z: Real Estate Lending Disclosures</p> <p>20332 - RML: Complying with Regulation Z</p>

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	Explaining right of rescission on closed-end mortgage loans	20040 - Reg Z: Closed-End Credit Disclosures 20042 - Reg Z: Real Estate Lending Disclosures Lending
	Providing proper disclosures for closed-end credit ads	20040 - Reg Z: Closed-End Credit Disclosures 20042 - Reg Z: Real Estate Lending Disclosures
	Providing disclosures for high-rate, high-fee (HOEPA or Section 32) mortgage loans Providing disclosures for reverse mortgages Understanding restrictions placed on HOEPA/Section 32 mortgages Providing disclosures for Higher Priced Mortgage Loans (HPMLs)	20042 - Reg Z: Real Estate Lending Disclosures
	Providing disclosures for private education loans Knowledge of restrictions on private education loans	20040 - Reg Z: Closed-End Credit Disclosures 20039 - Reg Z: Purpose and Application
	Considering and underwriting credit card applicants Charging fees to new credit card customers Allocating payments above the minimum amount to card balance Assessing charges due to loss of grace period Raising credit card rates Charging over-the-limit fees Providing credit cards to college students Posting card agreements online or providing them to consumers	20041 - Reg Z: Open-End Credit Disclosures 20080 - Credit Cards: Regulations and Liabilities 20081 - Credit Cards: Disclosure Requirements

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Unfair or Deceptive Acts or Practices (Reg. AA)	Understanding who and what are covered by Reg. AA provisions Ensuring no disallowed provisions are in contract language Providing the cosigner notice Assessment of late fees	20215 - Reg AA: The Credit Practices Rule