



## BANKING SERIES



LEARNING &  
DEVELOPMENT

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 Banking 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

In addition to our online curriculum, we offer the following compliance training solutions to help you create a blended learning experience for your students:

- Classroom Toolkits
- Online Video Learning 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). In addition to our Banking Series, BAI Learning & Development offers in-depth professional development programs for Professional Skills.

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

## TABLE OF CONTENTS

**4** CONTINUING EDUCATION

### ONLINE BANKING SERIES

**14** COMPLIANCE ESSENTIALS

**28** CONSUMER LENDING

**37** RESIDENTIAL MORTGAGE LENDING

**44** SERVICE & SALES

**48** NEW ACCOUNTS & PERSONAL BANKING

**54** TELLER SKILLS

**59** OPERATIONS & FINANCIAL SKILLS

**63** ISSUES AND CHALLENGES FACING MANAGERS & DIRECTORS


### ADDITIONAL TRAINING SOLUTIONS

**71** ONLINE VIDEO LEARNING SERIES

**84** WATCH & LEARN DVD COLLECTION

**103** INDEX

## LEGEND

Course Number	<b>20066</b>	
Course Title	<b>Bank Security: An Overview</b>	
Course Length	<i>30 minutes</i>	
Continuing Education Designation & Credit	Continuing Education CFSSP 0.75 CE Hours	 Corresponding Video*
Supplemental Materials	<i>Comprehension test</i>	
Course Description	This program examines the importance of security procedures and the minimum security required by regulators and outlines additional security measures.	

# CONTINUING EDUCATION

Earning and maintaining a professional certification is a valuable asset for an individual and their organization. More than 155 online courses and multiple video courses within the BAI Banking Series have been pre-approved for Continuing Professional Education (CPE) credits by the Institute of Certified Bankers (ICB) and the Bank Administration Institute (BAI). Leverage these courses to secure and maintain your professional certifications and those of your employees.

## BAI Center for Certification

**AMLPL** Anti-Money Laundering Professional Certification

**CBA** Certified Bank Auditor

**CRP** Certified Risk Professional

## Institute of Certified Bankers\*

**CRCM** Certified Regulatory Compliance Manager

**CLBB** Certified Lender-Business Banking

**CFSSP** Certified Financial Services Security Professional

**CFMP** Certified Financial Marketing Professional

**CCSR** Certified Customer Service Representative

**CPB** Certified Personal Banker

**CBT** Certified Bank Teller

**CSOP** Certified Securities Operations Professional

**CISP** Certified IRA Services Professional

**CRSP** Certified Retirement Services Professional

**CCTS** Certified Corporate Trust Specialist

**CTFA** Certified Trust and Financial Advisor

\*To apply for these credits, contact:

**Institute of Certified Bankers**

202-663-5092

icb@aba.com

The Institute of Certified Bankers (ICB), a subsidiary of the American Bankers Association, is dedicated to promoting the highest standards of performance and ethics within the financial services industry.

The courses designated for these certifications have been approved for certification credits.

This statement should not be viewed as an endorsement of this program or its provider.

## LEGEND

Course #	Session Title	Designation(s)	Credit Hours
<b>Compliance Essentials</b>			
20066	Bank Security: An Overview	CFSSP	0.75

CALL US TODAY AT (800) 264-7600

# CONTINUING EDUCATION

Successful completion of the following courses makes you eligible for the corresponding continuing education credit(s).

Course #	Session Title	Designation(s)	Credit Hours
<b>Compliance Essentials</b>			
20306	Bank Secrecy Act	AMLP, CFMP, CCSR, CPB CBT, CRCM, CFSSP, CSOP CLBB, CISP, CRSP, CCTS, CTFA-FID	1.25
20066	Bank Security: An Overview	CFSSP	0.75
20067	Bank Security: Safety Procedures	CFSSP	1.25
20062	Banking: An Introduction	CBA, CBT, CCSR, CPB	2.00
20064	Banking: Organization and Regulation	CBA, CBT, CCSR, CPB, CRCM	1.25
20206	BSA and AML: An Overview	AMLP, CFMP, CCSR, CPB CBT, CRCM, CFSSP, CSOP CLBB, CISP, CRSP, CCTS, CTFA-FID	1.25
20004	BSA: Exemptions and Customer Identification	AMLP, CBT, CCSR, CFSSP CPB, CRCM, CSOP	0.75
20003	BSA: How to Comply	CBT, CCSR, CFSSP, CPB, CRCM, CSOP	1.25
20204LEN	BSA: Responsibilities for Lenders	CLBB, CRCM	0.75
20204OPS	BSA: The Role of Operations	CRCM, CSOP	0.75
20204TEL	BSA: Transaction Procedures for Tellers	CBT, CRCM	0.75
20204TRS	BSA: Trust Department Responsibility	CRCM, CSOP, CTFA-FID	0.75
20005	BSA: Wire Transfer & Record Keeping Requirements	AMLP, CBT, CCSR, CFSSP, CPB, CRCM, CSOP	0.75
20107	CIP: Identity Verification and Compliance	CFMP, CCSR, CPB, CBT, CRCM, CFSSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID	0.75
20305	Customer Identification Program	CFMP, CCSR, CPB, CBT, CRCM, CFSSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID	0.75

Designations:

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CRCM	Certified Regulatory Compliance Manager	CISP	Certified IRA Operations Professional
CLBB	Certified Lender-Business Banking	CRSP	Certified Retirement Services Professional
CFSSP	Certified Financial Services Security Professional	CCTS	Certified Corporate Trust Specialist
CFMP	Certified Financial Marketing Professional	CTFA	Certified Trust and Financial Advisor
CCSR	Certified Customer Service Representative		

Course #	Course Title	Designation(s)	Credit Hours
<b>Compliance Essentials, Continued</b>			
20116	The FACT Act: Rules and Implications	CFMP, CRCM	1.25
20074	FDIC: An Overview	CFMP, CCSR, CPB, CBT, CRCM	0.75
20076	FDIC: Employee Benefit Plans	CBT, CPB, CCSR, CRSP	0.75
20075	FDIC: Federally Insured Accounts	CBT, CCSR, CPB, CTFA-FID	1.25
20037	Identity Theft: Minimize the Risk	CBT, CCSR, CFSSP, CPB, CRCM	1.25
20328	Identity Theft Red Flags: Duties of Financial Institutions and Creditors	CCSR, CFSSP, CPB, CRCM	1.25
20327	Information Security: Preventing Identity Theft	CFSSP, CPB	0.75
20339	Marketing: Understanding the Regulations	CFMP, CRCM	1.25
20033	Privacy Compliance: Protecting Consumer Financial Information	CBT, CCSR, CPB, CRCM, CSOP, CTFA-FID, CBA	2.50
20057	Privacy Compliance: What You Need to Know (Outside the Exceptions)	CRCM, CLBB, CBA	0.75
20058	Privacy Compliance: What You Need to Know (Within the Exceptions)	CRCM, CLBB, CBA	0.75
20019	Regulation CC: An Overview	CBT, CCSR, CPB, CRCM	0.75
20088	Reg CC: An Overview of Check Fraud Prevention	CBT, CCSR, CFSSP, CPB, CRCM	1.25
20090	Reg CC: Check Kiting	CBT, CCSR, CFSSP, CPB, CRCM	1.25
20022	Reg CC: Customer Disclosures	CBT, CCSR, CPB, CRCM	1.25
20021	Reg CC: Exceptions and the \$200 Rule	CBT, CCSR, CPB, CRCM	1.25
20020	Reg CC: How to Comply	CRCM	2.00
20089	Reg CC: New Account Security	CBT, CCSR, CFSSP, CPB, CRCM	1.25
20014	Reg E: Handling Errors and Complaints	CRCM, CSOP	0.75

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Course #	Session Title	Designation(s)	Credit Hours
<b>Compliance Essentials, Continued</b>			
20013	Reg E: Key Disclosures and Liability	CBT, CCSR, CPB, CRCM, CSOP	1.25
20034	Right to Financial Privacy Act	CBT, CCSR, CPB, CRCM, CSOP, CTFA-FID	1.25
20322	Robbery Training	CCSR, CBT, CFSSP, CPB	2.00
20110	Robbery: Before, During and After	CCSR, CBT, CFSSP, CPB	0.75
20083	SAR: Be on Guard	CBT, CCSR, CFSSP, CPB, CRCM, AMLP	0.75
20205OPS	SAR: Essentials for Operations	CBT, CCSR, CFSSP, CPB, CRCM, CSOP	0.75
20205LEN	SAR: Lender Awareness	CLBB, CRCM	0.75
20205MGT	SAR: Management's Involvement	CFSSP, CRCM	0.75
20205TEL	SAR: Tellers on the Alert	CBT, CRCM	0.75
20031	Understanding OFAC	CFSSP, CRCM, AMLP	0.75
20301	Understanding Privacy: The Essentials	CBT, CCSR, CPB	0.75
20087	USA PATRIOT Act	CBT, CCSR, CFSSP, CPB, CRCM, AMLP	1.25
20308	USA PATRIOT Act: The Financial Perspective	CRCM, CSOP, CTFA- FID, AMLP	0.75
<b>Consumer Lending</b>			
20304	Bankruptcy and Consumer Loans	CLBB	1.00
20096	Commercial Lending: An Introduction	CLBB	1.25
20302	Consumer Lending Basics	CLBB, CPB	2.50
20325	Consumer Loan Collections	CPB, CLBB	2.00
20044	CRA: An Overview	CRCM, CLBB	0.75
20046	CRA: How Compliance Is Monitored	CRCM	2.00
20045	CRA: Public File Requirements	CRCM	1.25

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Course #	Session Title	Designation(s)	Credit Hours
<b>Consumer Lending, Continued</b>			
20202MGT	Ethics: Policy and Personal Judgment for Lenders	CBT, CCSR, CPB, CRCM, CTFA-ETH, CBA, CRP	0.75
20073	Fair Lending: Implementation, Monitoring and Review	CLBB, CRCM	2.00
20072	Fair Lending: Basic Topics and Terms	CLBB, CRCM	2.00
20055	FCRA: An Overview	CRCM, CLBB	0.75
20056	FCRA: Credit Reporting Regulations	CRCM, CLBB	1.25
20098	Loan Documentation: Ensuring Your Right to Collateral	CLBB	2.50
20097	Loan Documentation: The Basics	CLBB	2.50
20109	Predatory Lending Awareness	CLBB, CBA	0.75
20026	Reg B: An Overview	CRCM, CLBB	0.75
20030	Reg B: Credit and Loan Handling	CRCM, CLBB	1.25
20027	Reg B: Nine Prohibited Discrimination Factors	CRCM, CLBB	2.00
20029	Reg B: Notification Requirements	CLBB, CRCM	0.75
20028	Reg B: Prescreening, Cosigners, & Disparate Treatment	CRCM, CLBB	1.25
20039	Reg Z: Purpose and Application	CLBB, CRCM	2.50
20040	Reg Z: Closed-End Credit Disclosures	CFMP, CLBB, CRCM	2.50
20041	Reg Z: Open-End Credit Disclosures	CFMP, CLBB, CRCM	2.00
20042	Reg Z: Real Estate Lending Disclosures	CFMP, CLBB, CRCM	3.50
20319	Servicing Consumer Loans	CPB, CLBB	2.00
<b>Residential Mortgage Lending</b>			
20079	Appraisal Requirements: How to Comply	CLBB	0.75
20334	Basics of Residential Mortgage Lending	CRCM, CLBB	1.25
20038	HMDA: Fundamentals and Beyond	CRCM, CLBB	2.00
20207	HOEPA: Protecting Against Predatory Lending	CLBB	0.75

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Course #	Session Title	Designation(s)	Credit Hours
<b>Residential Mortgage Lending, Continued</b>			
20333	Laws and Regulations for Mortgage Lending	CRCM, CLBB, CBA	1.00
20093	Lending: Home Equity Loans	CLBB	1.25
20007	RMR: Complying with Reg B	CRCM, CLBB	2.00
20330	RESPA: Introduction and Applicability	CLBB, CRCM	0.75
20331	RESPA: Key Disclosures and Procedures	CLBB, CRCM	1.25
20332	RML: Complying with Reg Z	CRCM, CLBB	1.25
20010	RMR: Complying with the Fair Credit Reporting Act	CRCM, CLBB	0.75
20011	RMR: Complying with The Flood Disaster Protection Act	CLBB, CRCM	0.75
20329	RML: Complying With Real Estate Settlement Procedures Act	CRCM, CLBB	1.25
20340	SAFE Act: Required Policy and Procedure	CLBB, CRCM	1.00
20335	The Mortgage Lending Process	CRCM, CLBB	1.25

### Service & Sales

20213	Consumer Protection in Sales of Insurance: Requirements and Prohibitions	CFMP, CRCM	0.75
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### New Accounts & Personal Banking

20081	Credit Cards: Disclosure Requirements	CFMP, CRCM	2.00
20080	Credit Cards: Regulations and Liabilities	CFMP, CRCM	1.25
20117	Fair Debt Collection Practices Act	CRCM, CLBB	0.75
20312	New Account Fraud Prevention	CBT, CCSR, CFSSP, CPB	2.00
20054	New Account Orientation: Regs and Disclosures	CBT, CCSR, CPB, CRCM	3.00
20052	New Account Orientation: Regs and Liability Prevention	CBT, CCSR, CPB, CRCM	2.00
20114	Reg D: Reserve Requirements	CRCM	0.75

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Course #	Session Title	Designation(s)	Credit Hours
<b>New Accounts &amp; Personal Banking, Continued</b>			
20336	Reg E: EFT and Overdraft Compliance	CRCM	0.75
20050	Truth in Saving: Advertising Compliance	CFMP, CRCM	0.75
20047	Truth in Savings: An Overview	CBT, CCSR, CFMP CPB, CRCM	0.75
20338	Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act	CRCM, CFSSP	0.75
<b>Teller Skills</b>			
20121	Check 21: Purpose of the Act	CSOP, CRCM	0.75
20310	Check Fraud Prevention	CFSSP	0.75
20053	New Account Orientation: Regulatory Signage	CBT, CCSR, CPB, CRCM	2.00
20019	Reg CC: An Overview	CBT, CCSR, CPB, CRCM	0.75
20068	Teller Operations: An Overview	CBT, CRCM	2.00
20071	Teller Operations: Security	CBT, CCSR, CPB	1.25
20024	Teller Orientation: Regs and Disclosures	CBT, CRCM	2.00
20025	Teller Orientation: Regs & Liability Prevention	CBT, CRCM	2.00
20023	Teller Orientation: Regulatory Signage	CBT, CRCM	2.00
20017	Teller Success: Negotiable Instruments	CBT, CRCM	1.25
<b>Operations &amp; Financial Skills</b>			
20101	Cash Flow Analysis: Constructing the Cash Flow Statement	CBA, CLBB	2.00
20102	Cash Flow Analysis: Interpreting the Cash Flow Statement	CBA, CLBB	2.00
20100	Cash Flow Analysis: Introduction and Accounting Review	CBA, CLBB	2.00
20105	Financial Accounting: GAAP and Asset Recognition	CLBB, CBA	2.50

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<b>Operations &amp; Financial Skills, Continued</b>			
20106	Financial Accounting: GAAP, Liabilities and Stockholders' Equity	CLBB, CBA	3.00
20104	Financial Accounting: The Basic Financial Statements	CBA, CLBB	2.50
20103	Financial Accounting: Understanding the Accounting Cycle	CBA, CLBB	2.50
20095	Lending: Analyzing Personal Financial Statements	CBA, CLBB	2.50
20094	Lending: Analyzing Personal Tax Returns	CLBB	1.25
20337	Reg R: Understanding the Exceptions	CCTS, CISP, CRSP, CSOP, CTFA, CRCM	0.75
<b>Issues and Challenges Facing Managers &amp; Directors</b>			
20201	Bank Directors: Responsibilities & Liabilities	CRP, CRCM	0.75
20204MGT	BSA: Management's Perspective	CFSSP, CRCM, CSOP	0.75
20006	BSA: Violation Penalties	AMLP, CBT, CCSR, CFSSP, CPB, CRCM, CSOP	0.75
20202MGT	Ethics: Policy & Personal Judgment for Managers	CBA, CRP, CBT, CCSR, CPB, CRCM, CTFA-ETH	0.75
20118	Online Banking Compliance: Regulations that Apply	CBT, CCSR, CFMP, CPB, CRCM	1.25
20059	Reg O: An Overview	CRCM	0.75
20061	Reg O: Avoid Violations	CRCM	1.25
20060	Reg O: How to Comply	CRCM	1.25
20082	Reg U: In Detail	CRCM	0.75
20122	Reg W: An Overview	CRCM	1.25
<b>Online Video Learning Series</b>			
5080	BSA: Comprehensive Compliance Training	AMLP, CRCM, CFSSP, CBT, CCSR, CPB, CSOP	1.00

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Course #	Session Title	Designation(s)	Credit Hours
<b>Online Video Learning Series, Continued</b>			
1246	CTR: How to Complete	CBT, CCSR, CFSSP, CPB, CRCM	0.50
5058	Fair Lending Compliance: Understanding Equal Treatment	CRCM, CBT, CCSR, CPB	0.25
1282	Federal Deposit Insurance: Rules for Today	CBT, CCSR, CPB, CTFA-FID, CRCM, CBA	0.50
1257	Money Laundering Awareness	CBT, CCSR, CFSSP, CPB, CRCM, CSOP	0.50
1041	Mortgage Loan Compliance	CRCM, CLBB	0.50
1312	Reg CC: Funds Availability Simplified	CBT, CRCM	0.50
1267	Reg E Made Easy: The Electronic Funds Transfer Act	CRCM, CSOP	0.75
1262	Reg Z: Truth in Lending Act	CLBB, CRCM	0.75
20083	SAR: Be On Guard	CBT, CCSR, CFSSP, CPB, CRCM, AMLP	0.75
1317	Security: Experts Speak Out	CBT, CCSR, CPB, CFSSP, CRP	0.50
1261	Security: Protecting Your Financial Institution	CBT, CCSR, CFSSP, CPB	0.75
5065	TISA: Meeting Customer Needs	CBT, CCSR, CPB, CRCM	0.25
<b>Watch &amp; Learn DVD Collection</b>			
5080	BSA: Comprehensive Compliance Training	CBT, CCSR, CFSSP, CPB, CRCM, CSOP	1.00
1246	CTR: How to Complete	CBT, CCSR, CFSSP, CPB, CRCM	0.50
5058	Fair Lending Compliance: Understanding Equal Treatment	CBT, CCSR, CPB, CRCM	0.25
1282	FDIC: Rules for Today	CBT, CCSR, CPB, CRCM, CTFA-FID	0.50

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Course #	Session Title	Designation(s)	Credit Hours
<b>Watch &amp; Learn DVD Collection, Continued</b>			
1257	Money Laundering Awareness	CBR, CCSR, CFSSP, CPB, CRCM, CSOP	0.50
1041	Mortgage Loan Compliance	CLBB, CRCM	0.50
1312	Reg CC: Funds Availability Simplified	CRCM, CBT	0.50
1267	Reg E Made Easy: The Electronic Funds Transfer Act	CRCM, CSOP	0.75
1262	Reg Z: Truth in Lending Act	CLBB, CRCM	0.75
1317	Security: Experts Speak Out	CBT, CCSR, CPB, CRCM	0.50
1261	Security: Protecting Your Financial Institution	CBT, CCSR, CFSSP, CPB	0.75
5065	TISA: Meeting Customer Need	CBT, CCSR, CPB, CRCM	0.25

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**KENNETH ISAACSON**

**VICE PRESIDENT, REGULATORY COMPLIANCE OFFICER**

**MARQUETTE BANK**

“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 Bank Secrecy Act (BSA), Bank Protection, Anti-Money Laundering (AML), Information Security, Privacy, Regulation CC, Regulation E, Federal Deposit Insurance Corporation (FDIC) and Banking Basics.

In today’s complex financial services environment, new and amended compliance regulations are announced on an 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 important compliance issues facing your organization such as BSA, Bank Protection and Regulation CC. 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.

CALL US TODAY AT (800) 264-7600

**20063****Banking: Products and Services**

120 minutes

*Comprehension test*

This course covers the primary services of a bank, the deposit and loan products and services offered, payment procedures and services, and other specified financial services.

**20306****Bank Secrecy Act**

60 minutes

Continuing Education AMLP, CFMP, CCSR, CPB, CBT, CRCM, CFSSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID

1.25 CE Hours

*Comprehension test*

This course is designed for all employees of financial institutions who need a thorough knowledge of the BSA. In addition to explaining the purpose of BSA and the definition of money laundering and transaction structuring, this tutorial also details the act's various reporting and record-keeping requirements and procedures.

**20066****Bank Security: An Overview**

30 minutes

Continuing Education CFSSP

0.75 CE Hours

*Comprehension test*

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

**20067****Bank Security: Safety Procedures**

60 minutes

Continuing Education CFSSP

1.25 CE Hours

*Comprehension test*

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.

**20062****Banking: An Introduction**

90 minutes

Continuing Education CBA, CBT, CCSR, CPB

2.00 CE Hours

*Comprehension test*

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

**20064****Banking: Organization and Regulation**

60 minutes

Continuing Education CBA, CBT, CCSR, CPB, CRCM

1.25 CE Hours

*Comprehension test*

Explore the management structure of a typical bank and how job titles are used to show levels of authority. Discover what regulatory agencies are associated with the banking industry and how the industry is structured.

**20206****BSA and AML: An Overview***60 minutes*

Continuing Education AMLP, CFMP, CCSR, CPB, CBT, CRCM, CFFSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID

1.25 CE Hours

*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 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.

**20004****BSA: Exemptions and Customer Identification***30 minutes*

Continuing Education AMLP, CBT, CCSR, CFSSP, CPB, CRCM, CSOP

0.75 CE Hours

*Comprehension test*

This interactive course covers BSA as it relates to the exemption system and the new Customer Identification Program (CIP). Employees will learn what the exemption system is and why it exists, what procedures they must follow with exempt accounts, which businesses may never be exempt, and why it is so crucial to properly identify customers. The course also contains an interactive pretest allowing employees to travel the road to BSA compliance.

**20003****BSA: How to Comply***60 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, CSOP, AMLP

1.25 CE Hours

*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 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.

**20204LEN****BSA: Responsibilities for Lenders***30 minutes*

Continuing Education CLBB, CRCM

0.75 CE Hours

*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 customer contact and knowledge of customer transactions. Become familiar with the appropriate sections of BSA, learn how to identify and report suspicious activity, and understand the penalties for violating BSA.

## 20204OPS BSA: The Role of Operations

30 minutes

Continuing Education CRCM, CSOP

0.75 CE Hours

*Comprehension test*

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.

## 20204TEL BSA: Transaction Procedures for Tellers

30 minutes

Continuing Education CBT, CRCM

0.75 CE Hours

*Comprehension test feature*

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 individual requirements to individuals purchasing covered instruments.

## 20204TRS BSA: Trust Department Responsibility

30 minutes

Continuing Education CRCM, CSOP, CTFA-FID

0.75 CE Hours

*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.

## 20005 BSA: Wire Transfers and Recordkeeping Requirements

30 minutes

Continuing Education AMLP, CBT, CCSR, CFSSP, CPB, CRCM, CSOP

0.75 CE Hours

*Comprehension test*

BSA generally deals with the reporting of large cash transactions or the recordkeeping requirements of purchases of cashier's checks and other negotiable instruments. Understanding the rules and exceptions will help your institution prevent money laundering. This course also covers how rules differ for established and non-established customers and for transactions involving an originator and beneficiary bank and explains how long you must maintain records.

**20326****Business Banking Solutions**

90 minutes

*Comprehension test*

This course outlines the four major groups of services financial institutions provide to business customers. By exploring cash management solutions, you can help your customers better manage their finances. With investment solutions, you can help business customers invest their resources to generate additional capital and income. With credit solutions, you can help customers apply, obtain and administer credit, while merchant solutions discusses ways you can help clients optimize payment receipts from their customers.

**20107****CIP: Identity Verification and Compliance**

30 minutes

Continuing Education CFMP, CCSR, CPB, CBT, CRCM, CFSSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID

0.75 CE Hours

*Comprehension test*

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.

**20305****Customer Identification Program**

30 minutes

Continuing Education CFMP, CCSR, CPB, CBT, CRCM, CFSSP, CSOP, CLBB, CISP, CRSP, CCTS, CTFA-FID

0.75 CE Hours

*Comprehension test*

This course explains the requirements of CIP at the new account opening stage. This course is the perfect complement to BAI's e-learning courses on the USA PATRIOT Act and New Account Fraud Prevention. Key topics include: determining the information you must obtain from customers before opening an account, selecting the two main tools to verify a customer's identity, and choosing the minimum requirements for making a record of information received under the procedures for verifying customer identity.

**20116****The FACT Act: Rules and Implications**

30 minutes

Continuing Education CFMP, CRCM

1.25 CE Hours

*Comprehension test*

Learn about the FACT Act of 2003 and how it directly impacts financial institutions, consumer reporting agencies and other entities that furnish information influencing credit reports. This course gives an overview of the FACT Act and its provisions and offers appropriate responses to customer questions regarding the Act.

### 20401 FCRA and FACT Act: Game Show

45 minutes

*Comprehension test*

Want to liven up your classroom training? This Jeopardy-like face-to-face training tool is designed to reinforce online training and test the knowledge of your employees in a fun way. Use a projector to display the gameboard or print paper copies to post on the board. Follow the leader guide to deliver an interactive, engaging experience.

### 20074 FDIC: An Overview

30 minutes

Continuing Education CFMP, CCSR, CPB, CBT, CRCM

0.75 CE Hours

*Comprehension test*

This program teaches your employees about the history of the FDIC, how federal deposit insurance works, and how the FDIC acts to protect your institution.

### 20076 FDIC: Employee Benefit Plans

30 minutes

Continuing Education CBT, CPB, CCSR, CRSP

0.75 CE Hours

*Comprehension test*

This program teaches how employee benefit plans work and how they are insured by the FDIC. The program also gives valuable insight on joint accounts and payable-on-death (POD) accounts.

### 20075 FDIC: Federally Insured Accounts

60 minutes

Continuing Education CBT, CCSR, CPB, CTFA-FID

1.25 CE Hours

*Comprehension test*

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

### 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. Future "Hot Topics" courses will be released quarterly to ensure that financial institution professionals have timely information on the day's important topics.

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

60 minutes

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM

1.25 CE Hours

*Comprehensive test*

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

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

60 minutes

Continuing Education CCSR, CFSSP, CPB, CRCM

1.25 CE Hours

*Comprehension test*

It is important for all employees to understand the regulations designed to safeguard consumers and institutions from identity theft. This course will help you recognize identity theft red flags; identify the requirements of an institution 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.

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

30 minutes

Continuing Education CFSSP, CPB

0.75 CE Hours

*Comprehension test*

The best way to solve the problem of identity theft is to prevent it from happening at your financial institution. A keen understanding of information security guidelines can protect your customers, your institution and your institution's reputation.

This course can help your financial institution become proactive regarding the following topics:

- The definition of identity theft
- Which types of customer 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

### 20339 Marketing: Understanding the Regulations

60 minutes

Continuing Education CFMP, CRCM, CBA  
1.25 CE Hours

*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.

### 20033 Privacy Compliance: Protecting Consumer Financial Information

120 minutes

Continuing Education CBT, CCSR, CPB,  
CRCM, CSOP, CTFA-FID, CBA  
2.50 CE Hours

*Comprehension test*

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

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

30 minutes

Continuing Education CRCM, CLBB, CBA  
0.75 CE Hours

*Comprehension test*

The privacy regulations apply differently depending on the information-sharing program an institution chooses to implement. In this brief, yet comprehensive program, frontline staff (especially tellers, new account reps, and consumer/mortgage lenders) will learn about the history and purpose behind the Gramm-Leach-Bliley Act and identify key terms associated with privacy regulations. Staff will also learn to recognize the circumstances under which banks may share nonpublic 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.

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

*30 minutes*

Continuing Education CRCM, CLBB, CBA  
 0.75 CE Hours

*Comprehension test*

The privacy regulations have a reputation for being notoriously difficult to understand. But as they relate to banks that share consumer information “within the exceptions,” these rules are comparatively straight-forward. This introductory program, designed for frontline staff, new account reps and consumer/mortgage lenders, explains the privacy requirements and their practical applications solely as they relate to your institution. Topics include key terms and definitions, the purpose of the Gramm-Leach-Bliley Act, permissible sharing arrangements and disclosure requirements.

**20019**  
**Reg CC: An Overview**

*30 minutes*

Continuing Education CBT, CCSR, CPB, CRCM  
 0.75 CE Hours

*Comprehension test*

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

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

*60 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM  
 1.25 CE Hours

*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 who commits check fraud, how Regulation CC impacts the check fraud process, how to balance customer service with security, and how to prevent fraud. The course also covers the limits on deposit holds, special rules for depositing funds, and blanket and case-by-case hold policies.

**20090**  
**Reg CC: Check Kiting**

*60 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM  
 1.25 CE Hours

*Comprehension test*

Check kiting is a major problem for financial institutions, resulting in millions of dollars of losses each year. Learn what check kiting is, how it is accomplished, what signs you should watch for and how to prevent it.

**20022**  
**Reg CC:**  
**Customer Disclosures**

*60 minutes*

Continuing Education CBT, CCSR, CPB, CRCM  
1.25 CE Hours

*Comprehension test*

Teach your tellers and frontline employees about the disclosures required by this complex regulation. It covers how and when to inform customers of hold policies, how to handle check endorsements properly, and the disclosure process to follow in exceptional situations.

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

*60 minutes*

Continuing Education CBT, CCSR, CPB, CRCM  
1.25 CE Hours

*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.

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

*90 minutes*

Continuing Education CRCM  
2.00 CE Hours

*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.

**20089**  
**Reg CC:**  
**New Account Security**

*60 minutes*

Continuing Education CBT, CCSR, CFSSP,  
CPB, CRCM

1.25 CE Hours

*Comprehension test*

Financial institutions are vulnerable to many types of fraud, particularly in the new accounts area. 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.

## 20014 Reg E: Handling Errors and Complaints

30 minutes

Continuing Education CRCM, CSOP  
0.75 CE Hours

*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.

## 20400 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!

## 20013 Reg E: Key Disclosures and Liability

60 minutes

Continuing Education CBT, CCSR, CPB,  
CRCM, CSOP

1.25 CE Hours

*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 customers.

## 20300 Retail Banking Basics

120 minutes

*Comprehension test*

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

## 20034 Right to Financial Privacy Act

60 minutes

Continuing Education CBT, CCSR, CPB, CRCM, CSOP, CTFA-FID

1.25 CE Hours

*Comprehension test*

Know the law and your institution's policy by using this program. Ensure employees understand when, how and to whom customer records may be surrendered. Employees will recognize when customers 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.

## 20322 Robbery Training

90 minutes

Continuing Education CCSR, CBT, CFSSP, CPB  
2.00 CE Hours

*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.

## 20110 Robbery: Before, During and After

30 minutes

Continuing Education CCSR, CBT, CFSSP, CPB

0.75 CE Hours

*Comprehension test*

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 exAMLPEs 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

## 20083 SAR: Be on Guard

30 minutes

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, AMLP

0.75 CE Hours

*Comprehension test*

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



**20205OPS****SAR: Essentials for Operations***30 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, CSOP

0.75 CE Hours

*Comprehension test*

Although operations personnel seldom interact with the customers 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 and the requirements for reporting suspicious activity. This course also helps you recognize the importance of keeping SAR confidential and the importance of providing complete and accurate information when reporting suspicious activity.

**20205MGT****SAR: Management's Involvement***30 minutes*

Continuing Education CFSSP, CRCM

0.75 CE Hours

*Comprehension test*

As FinCEN becomes increasingly inundated with "defensively filed" SAR, 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.

**20205LEN****SAR: Lender Awareness***30 minutes*

Continuing Education CLBB, CRCM

0.75 CE Hours

*Comprehension test*

Lenders have face-to-face contact with customers 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 a SAR, and the significance of maintaining strict confidentiality regarding these reports.

**20205TEL****SAR: Tellers on the Alert***30 minutes*

Continuing Education CBT, CRCM

0.75 CE Hours

*Comprehension test*

Given the high volume of customers served by tellers 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 SAR, and the importance of maintaining strict confidentiality.

### 20031 Understanding OFAC

30 minutes

Continuing Education CFSSP, CRCM, AMLP

0.75 CE Hours

*Comprehension test*

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

### 20301 Understanding Privacy: The Essentials

30 minutes

Continuing Education CBT, CCSR, CPB

0.75 CE Hours

*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 introductory program breaks down the regulations so tellers, new account reps and lenders can easily comprehend your institution's privacy policy and accurately explain this policy to customers and consumers. Subjects covered include key terms and definitions, privacy notices, and consumers' right to opt out and exceptions to this right.

### 20087 USA PATRIOT Act

60 minutes

Continuing Education CBT, CCSR, CFSSP,

CPB, CRCM, AMLP

1.25 CE Hours

*Comprehension test*

This memorable video with updated information on CIP will familiarize you with the USA PATRIOT Act and how it affects your institution's daily operations.

### 20308 USA PATRIOT Act: The Financial Perspective

30 minutes

Continuing Education CRCM, CSOP,

CTFA- FID, AMLP

0.75 CE Hours

*Comprehension test*

This course is designed for financial institution professionals who need knowledge of the programs and procedural requirements mandated by the passage of the USA PATRIOT Act. It provides useful information to help employees perform their day-to-day operations in compliance with the law. Learning objectives include defining money laundering and the Special Measures Statute to BSA; recognizing situations that require due diligence; recognizing the main elements of a CIP; and recognizing the main elements of OFAC compliance.

**TERRY BEERS**  
**EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER**  
**RIVERGREEN BANK**

“This program is very comprehensive and effective. It satisfies our compliance training needs throughout our bank. I can truly say that the BAI Learning Manager 2.0 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 LENDING

## Consumer Lending

Consumer 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, Community Reinvestment Act (CRA), and Regulations M, AA, B, Z and G.

CALL US TODAY AT (800) 264-7600

## 20209 Anti-Tying: Essentials for Lending and New Accounts

30 minutes

*Comprehension test*

Designed with the needs of customer-contact employees in mind, this course offers a broad overview of the Anti-Tying provisions introduced by the Bank Holding Company Act. Through exposure to the regulation-specific concepts and their practical applications, employees will learn how to identify the various categories of tying arrangements, how to determine which ones are prohibited, and why it's important to know and follow the policies set forth in the institution's Anti-Tying policies and procedures.

## 20304 Bankruptcy and Consumer Loans

90 minutes

Continuing Education CLBB

1.00 CE Hours

*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

## 20096 Commercial Lending: An Introduction

60 minutes

Continuing Education CLBB

1.25 CE Hours

*Comprehension test*

Commercial loans are an important facet of a bank's operations. Understanding commercial loans and the loan process can ensure your commercial customers remain satisfied.

## 20307 Community Reinvestment Act

60 minutes

*Comprehension test*

This course is designed for financial institution professionals who need knowledge of CRA. The course introduces the learner to the purpose and requirements of CRA and discusses regulatory issues and terminology (such as “redlining” and “assessment area”) surrounding CRA.

## 20302 Consumer Lending Basics

120 minutes

Continuing Education CLBB, CPB

2.50 CE Hours

*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.

Key topics include:

- The most common types of consumer loans
- Four steps to the consumer lending process
- Five ways a loan may be originated
- Eight common elements of a complete loan application
- How lenders verify information on loan applicants
- The four “Cs” and how they are used to determine creditworthiness
- Adverse action notices
- Documents and disclosures prepared for a loan closing
- Key activities related to loan servicing
- Major regulations affecting consumer lending

## 20325 Consumer Loan Collections

120 minutes

Continuing Education CPB, CLBB  
2.00 CE Hours

*Comprehension test*

This course is designed for lenders and other bankers 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.

## 20044 CRA: An Overview

30 minutes

Continuing Education CRCM, CLBB  
0.75 CE Hours

*Comprehension test*

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.

## 20046 CRA: How Compliance Is Monitored

90 minutes

Continuing Education CRCM  
2.00 CE Hours

*Comprehension test*

Learn how small and large banks are evaluated under CRA, or Regulation BB. This program also explores how banks can tailor CRA to fit community needs. Qualifies for continuing education credit under CRCM designation.

## 20045 CRA: Public File Requirements

60 minutes

Continuing Education CRCM  
1.25 CE Hours

*Comprehension test*

This course explains performance evaluation methods and ratings under CRA, or Regulation BB. It also outlines the recordkeeping requirements and examines the public file. Qualifies for continuing education credit under CRCM designation.

## 20303 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

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

30 minutes

Continuing Education CBT, CCSR, CPB,  
CRCM, CTFA-ETH, CBA, CRP

0.75 CE Hours

*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.

## 20073 Fair Lending: Implementation, Monitoring and Review

90 minutes

Continuing Education CLBB, CRCM  
2.00 CE Hours

*Comprehension test*

Your employees will learn how to ensure all of your customers are treated fairly during the loan application process. Employees will learn ways in which institutions can improve fair lending compliance, identify their responsibility in compliance, and recognize the guidelines to ensure fair lending takes place. ExAMPes demonstrate how to treat customers applying for loans.

## 20072 Fair Lending: Basic Topics and Terms

90 minutes

Continuing Education CLBB, CRCM  
2.00 CE Hours

*Comprehension test*

Don't let fair lending be a mystery to your employees. This course explains the laws and regulations designed to ensure fair lending. Topics covered include the Fair Housing Act (FHA) 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.

## 20055 FCRA: An Overview

30 minutes

Continuing Education CRCM, CLBB  
0.75 CE Hours

*Comprehension test*

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.

## 20056 FCRA: Credit Reporting Regulations

60 minutes

Continuing Education CRCM, CLBB

1.25 CE Hours

*Comprehension test*

This 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. Qualifies for continuing education credit under Certified Regulatory Compliance Manager (CRCM) and Certified Lender Business Banker (CLBB) designations.

## 20098 Loan Documentation: Ensuring Your Right to Collateral

120 minutes

Continuing Education CLBB

2.50 CE Hours

*Comprehension test*

Ensuring your customers' 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.

## 20097 Loan Documentation: The Basics

120 minutes

Continuing Education CLBB

2.50 CE Hours

*Comprehension test*

Working with loan documentation can be a complicated process. In this program, you'll learn the most common and costly mistakes.

## 20109 Predatory Lending Awareness

30 minutes

Continuing Education CLBB, CBA

0.75 CE Hours

*Comprehension test*

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

## 20215 Reg AA: The Credit Practices Rule

30 minutes

*Comprehension test*

Institutions 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.

## 20026 Reg B: An Overview

30 minutes

Continuing Education CRCM, CLBB

0.75 CE Hours

*Comprehension test*

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

### 20030 Reg B: Credit and Loan Handling

60 minutes

Continuing Education CRCM, CLBB  
1.25 CE Hours

*Comprehension test*

In this course you'll learn how Regulation B affects small and large business loans, understand 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.

### 20027 Reg B: Nine Prohibited Discrimination Factors

90 minutes

Continuing Education CRCM, CLBB  
2.00 CE Hours

*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.

### 20029 Reg B: Notification Requirements

30 minutes

Continuing Education CLBB, CRCM  
0.75 CE Hours

*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.

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

60 minutes

Continuing Education CRCM, CLBB  
1.25 CE Hours

*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.

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

10 minutes

*N/A*

This compliance brief discusses the Federal Reserve Board's rules for state member banks regarding disclosure (to the public as well as the appropriate federal regulatory agency) of details surrounding CRA-related agreements with nongovernmental entities or persons.

### 20221 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.

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

120 minutes

Continuing Education CLBB, CRCM

2.50 CE Hours

*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.

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

120 minutes

Continuing Education CFMP, CLBB, CRCM

2.50 CE Hours

*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.

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

90 minutes

Continuing Education CFMP, CLBB, CRCM

2.00 CE Hours

*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.

**20042**  
**Reg Z: Real Estate**  
**Lending Disclosures**

180 minutes

Continuing Education CFMP, CLBB, CRCM

3.50 CE Hours

*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

Continuing Education CPB, CLBB

2.00 CE Hours

### *Comprehension test*

This course is designed for lenders and other bankers 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

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# RESIDENTIAL MORTGAGE LENDING

## **Residential Mortgage Lending**

Residential Mortgage Lending is specifically geared toward frontline 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, CRA, Fair Lending, Real Estate Settlement Procedures Act (RESPA), FCRA, flood, and Regulations B, Z, and G.

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### 20123 Advertising: Home Equity Loans and Lines of Credit

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. home equity lines of credit (HELOCs)
- Truth in lending and advertising issues
- Ad requirements for consumers
- Use of terms and disclosures for open-end and closed-end loans

### 20079 Appraisal Requirements: How to Comply

30 minutes

Continuing Education CLBB

0.75 CE Hours

*Comprehension test*

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

### 20334 Basics of Residential Mortgage Lending

45 minutes

Continuing Education CRCM, CLBB

1.25 CE Hours

*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.

### 20307 Community Reinvestment Act

30 minutes

*Comprehension test*

This course is designed for financial institution professionals who need knowledge of CRA. The course introduces the learner to the purpose and requirements of CRA. The regulatory issues and terminology (such as "redlining" and "assessment area") surrounding CRA also are discussed.

**20044****CRA: An Overview**

30 minutes

*Comprehension test*

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.

**20046****CRA: How Compliance Is Monitored**

90 minutes

*Comprehension test*

Learn how small and large banks are evaluated under the CRA, or Regulation BB. This program also explores how banks can tailor CRA to fit community needs. Qualifies for continuing education credit under CRCM designation.

**20045****CRA: Public File Requirements**

60 minutes

*Comprehension test*

This course explains performance evaluation methods and ratings under CRA, or Regulation BB. It also outlines the recordkeeping requirements and examines the public file. Qualifies for continuing education credit under CRCM designation.

**20350****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.

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

90 minutes

*Comprehension test*

In this program, your employees will learn how to treat all your customers fairly during the loan application process. Employees will learn ways in which institutions can improve fair lending compliance, identify their responsibility in compliance and recognize the guidelines to ensure fair lending takes place. Examples demonstrate how to treat customers when applying for loans.

**20072****Fair Lending: Basic Topics and Terms***90 minutes**Comprehension test*

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 FHA 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.

**20038****HMDA: Fundamentals and Beyond***90 minutes*

Continuing Education CRCM, CLBB

2.00 CE Hours

*Comprehensive 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.

**20207****HOEPA: Protecting Against Predatory Lending***30 minutes*

Continuing Education CLBB

0.75 CE Hours

*Comprehensive 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.

**20333****Laws and Regulations for Mortgage Lending***60 minutes*

Continuing Education CRCM, CLBB, CBA

1.00 CE Hours

*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.

**20093****Lending: Home Equity Loans***30 minutes*

Continuing Education CLBB

1.25 CE Hours

*Comprehension test*

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

**20226****Regulation G:  
Disclosure and Reporting  
of CRA-Related Agreements***10 minutes*

N/A

This compliance brief discusses the Federal Reserve Board's rules for state member banks regarding disclosure (to the public as well as the appropriate federal regulatory agency) of details surrounding CRA-related agreements with nongovernmental entities or persons.

**20007****RMR: Complying with Reg B***90 minutes*

Continuing Education CRCM, CLBB

2.00 CE Hours

*Comprehension test*

This training program provides an overview of Reg B, how it regulates discriminatory practices, and how to comply with each component of the regulation.

**20330****RESPA:  
Introduction and Applicability***30 minutes*

Continuing Education CLBB, CRCM

0.75 CE Hours

*Comprehensive test*

This RESPA course provides information regarding final amendments to RESPA enacted under HUD, which are mandatory January 1, 2010. 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.

**20331****RESPA:  
Key Disclosures and Procedures***60 minutes*

Continuing Education CLBB, CRCM

1.25 CE Hours

*Comprehensive test*

As of January 1, 2010, the final amendments to RESPA will be mandatory. 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.

**20332****RML: Complying with Reg Z***60 minutes*

Continuing Education CRCM, CLBB

1.25 CE Hours

*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. This course has been updated to include information that is effective October 2009, on the increased provisions of Early Truth in Lending disclosures to include all loans secured by a consumer's principal dwelling. Information has also been added on updated open-end rules dealing with non-real estate secured lines of credit.

**20010****RMR: Complying with the Fair Credit Reporting Act***30 minutes*

Continuing Education CRCM, CLBB

0.75 CE Hours

*Comprehension test*

This course takes an overall look at FCRA, explaining when FCRA comes into effect and how to comply. Designed specifically for mortgage lending personnel, some of the topics covered in this course include information shared by affiliates, sources of credit information, and penalties for noncompliance.

**20011****RMR: Complying with The Flood Disaster Protection Act***30 minutes*

Continuing Education CLBB, CRCM

0.75 CE Hours

*Comprehension test*

Understand how to protect your residential mortgage loan customers 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.

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

Continuing Education CRCM, CLBB

1.25 CE Hours

*Comprehensive test*

Are you aware of the RESPA updates mandatory effective January 1, 2010? This course has the information you need to know about these updates, including details about the new Good Faith Estimate form, the newly revised HUD-1 and HUD 1-A, and new 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.

## 20340 SAFE Act: Required Policy and Procedure

45 minutes

Continuing Education CLBB, CRCM

1.00 CE Hours

*Comprehensive 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.

## 20335 The Mortgage Lending Process

60 minutes

Continuing Education CRCM, CLBB

1.25 CE Hours

*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. In addition, this course has been updated to include information on Early Truth in Lending disclosures to all loans secured by a principal dwelling, as well as the HUD-1 Settlement Statement and associated rule changes which are mandatory as of January 1, 2010.

## 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 & SALES

## **Service & Sales**

Service & Sales is ideal for all employees involved in customer 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 & Sales will give your frontline staff the foundation for sales and service success.

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### **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 customers' financial needs
- The six steps of the sales process
- How qualifying a prospect can influence the sales process

### **20213** **Consumer Protection in Sales of Insurance: Requirements and Prohibitions**

*30 minutes*

Continuing Education CFMP, CRCM

0.75 CE Hours

*Comprehension test*

Banks that sell non-deposit products such as insurance and annuities must maintain compliance with the Consumer Protection in Sales of Insurance regulations. This brief program, designed for any bank personnel involved in the sale of insurance and/or annuities, examines all the primary elements of these regulations, from prohibited practices to disclosure requirements and exceptions.

### **20111** **Cross Selling: Successful Customer 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 customer relationships, how to utilize product knowledge to match customer needs with the appropriate services, and recognize how to complete the selling process.

## 20120 Customer Service: Telephone Excellence

30 minutes

### *Comprehension test*

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. Good customer service promotes loyalty among your existing customers 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.

## 20202CS Ethics: Policy and Personal Judgment for Customer Service

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 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 customer situations.

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

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

## 20051 Key Essentials of Customer Service

60 minutes

### *Comprehension test*

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

### **20316** **Sales: Asking for the Business**

30 minutes

*Comprehension test*

This course continues your study of the sales process. Written for all financial services employees, this course addresses why some financial professionals are reluctant to ask for the sale; describes techniques for gaining commitment; explains nonverbal behaviors that can indicate an interest to buy; and details the steps for making an effective referral.

Key topics include:

- How asking for the sale can save the sale
- Gaining commitment throughout the sales encounter
- Identifying signs of customer commitment
- Three steps for sealing the deal
- Making effective referrals

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

30 minutes

*Comprehension test*

This course explains the challenges of telephone communication by presenting some potential and inherent barriers. In addition, this course outlines how telephone messages are different from other spoken or written communication and presents techniques to ensure effective and professional telephone contact.

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

60 minutes

*Comprehension test*

This interactive course focuses on advanced selling techniques for all front-line employees.

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

60 minutes

*Comprehension test*

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

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# NEW ACCOUNTS & PERSONAL BANKING

## **New Accounts & Personal Banking**

New Accounts & Personal Banking is ideal for new account representatives and personal bankers, providing the building blocks for success in customer-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), HSAs, Truth in Savings Act (TISA), credit cards, and Regulations D, E, and M.

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

*90 minutes*

Continuing Education CFMP, CRCM

2.00 CE Hours

*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.

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

*60 minutes*

Continuing Education CFMP, CRCM

1.25 CE Hours

*Comprehension test*

With this informative program, employees will learn:

- Credit card issuance
- Actions taken on accounts
- Liabilities of card holders

**20324**  
**Decedent Accounts**

*60 minutes*

Continuing Education CRCM, CFTA-FID

1.25 CE Hours

*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 and explores the features and benefits of each.

Key topics include:

- The characteristics of deposit accounts as investments
- Simple and compound interest, and tiered-rate and blended-rate structures
- The features and consumer benefits of regular savings accounts
- Features and consumer benefits of checking accounts, money market deposit accounts and certificates of deposit
- Investment patterns associated with customer age ranges

## 20208 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 financial institutions, what “red-flags” to look for, and how to handle a situation in which an elderly customer is being victimized.

## 20117 Fair Debt Collection Practices Act

30 minutes

Continuing Education CRCM, CLBB

0.75 CE Hours

*Comprehension test*

This program discusses the FDCPA, to give you a better understanding of the rights of the consumer and the debt collector.

## 20210 Health Savings Accounts: Benefits and Requirements

30 minutes

*Comprehension test*

As healthcare costs continue to rise and coverage continues to decline, HSA 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.

## 20032 IRA Fundamentals

60 minutes

*Comprehension test*

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

**20312****New Account Fraud Prevention**

90 minutes

Continuing Education CBT, CCSR, CFSSP, CPB  
2.00 CE Hours

*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.

**20054****New Account Orientation:  
Regs and Disclosures**

90 minutes

Continuing Education CBT, CCSR, CPB, CRCM  
3.00 CE Hours

*Comprehension test*

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

**20052****New Account Orientation:  
Regs and Liability Prevention**

90 minutes

Continuing Education CBT, CCSR, CPB, CRCM  
2.00 CE Hours

*Comprehension test*

Specifically geared for new account representatives, this 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.

**20114****Reg D: Reserve Requirements**

30 minutes

Continuing Education CRCM  
0.75 CE Hours

*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 customers

### 20336 Reg E: EFT and Overdraft Compliance

30 minutes

Continuing Education CRCM

0.75 CE Hours

*Comprehension Test*

Have you been wondering about overdraft rules that are effective July 1, 2010? Using scenarios, this course will help your staff identify which transactions require consumers to opt-in before being charged a fee for overdraft protection services. Upon completion of this course, students will also be able to distinguish between types of Electronic Funds Transfers (EFTs) and other covered transactions under Reg E. Additionally, this course discusses why Reg E originated and how it applies in today's society, as well as the consequences for violating Reg E.

### 20221 Reg M: Rules for Consumer Leasing

30 minutes

*Comprehension test*

Just as Regulation Z protects consumer borrowers, Regulation M protects consumer lessees. In this course, you'll learn how to determine if the rules apply, when to provide the appropriate disclosures, what information must be in the disclosures, and which lease terms are restricted and how.

### 20078 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.

### 20077 Safe Deposit Boxes: Opening Procedures

60 minutes

*Comprehension test*

This program explains the safe deposit agreement, guidelines and procedures for opening a safe deposit box, who can open a box and who may have access to the box.

### 20050 Truth in Saving: Advertising Compliance

30 minutes

Continuing Education CFMP, CRCM

0.75 CE Hours

*Comprehension test*

This course discusses how TISA regulates the advertising of savings accounts, explains "triggering terms" and their disclosures, and outlines which advertising records must be retained.

### 20047 Truth in Savings: An Overview

30 minutes

Continuing Education CBT, CCSR, CFMP  
CPB, CRCM

0.75 CE Hours

*Comprehension test*

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

**20049****Truth in Saving: Calculating Interest**

30 minutes

*Comprehension test*

Examines TISA rules regarding methods used for figuring the daily balance and average daily balance, addresses how and when to disclose the annual percentage yield and explains multiple-rate accounts disclosure and interest calculations.

**20048****Truth in Saving:  
Disclosure Requirements**

60 minutes

*Comprehension test*

This TISA training program examines initial and periodic disclosures, explains when disclosures must be made, how a change in terms must be disclosed and how to handle renewals.

**20091****Trust Compliance**

90 minutes

*Comprehension test*

This course introduces the basic functions and responsibilities of a trust department, dealing specifically with personal and employee benefit trust services.

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

30 minutes

Continuing Education CRCM, CFSSP

0.75 CE Hours

*Comprehension test*

Did you know that compliance with Reg GG rules is mandatory December 1, 2009? 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**  
**FIRST CHARTER BANK**

"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 2.0 online courses to prepare them for class discussions and hands-on learning. The most valuable benefit of being a BAI Learning & Development customer is the ability to administer the Learning Plans. The BAI Learning Manager 2.0 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 customers 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 Regulations CC and Q. You may supplement the content with your own institution's specific policies and practices.

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### 20313 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

### 20121 Check 21: Purpose of the Act

30 minutes

Continuing Education CSOP, CRCM

0.75 CE Hours

*Comprehensive 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

Continuing Education CFSSP

0.75 CE Hours

*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.

### 20202TEL Ethics: Policy and Personal Judgment for Tellers

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 employees how to evaluate individual circumstances to determine the best course of action. It provides a review of the BBA, several real-life scenarios and an easily remembered “Ultimate Ethical Test.” This course is specifically geared for tellers.

## 20314 Introduction to Checks

60 minutes

*Comprehension test*

This course offers a basic understanding of how checks are handled in your financial institution.

Key topics include:

- How checks serve as a medium of exchange
- Common financial institution policies on check handling
- The three parties to a check
- Essential elements of a check
- The six basic types of checks
- Check clearing process
- The difference between cashing and paying checks
- Common exceptions to routine check clearing

## 20053 New Account Orientation: Regulatory Signage

90 minutes

Continuing Education CBT, CCSR, CPB, CRCM

2.00 CE Hours

*Comprehension test*

Give your new account representatives an orientation to various regulations and the signs required by these regs. This program covers Federal Deposit Insurance, the Home Mortgage Disclosure Act, FHA, and more.

## 20019 Reg CC: An Overview

30 minutes

Continuing Education CBT, CCSR, CPB, CRCM

0.75 CE Hours

*Comprehension test*

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

## 20218 Reg Q: Prohibition against Payment of Interest on Demand Deposits

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.

## 20078 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 when a non-payment of a box rental occurs. Additionally, you will also learn how to terminate an account.

## 20077 Safe Deposit Boxes: Opening Procedures

60 minutes

*Comprehension test*

This program explains the safe deposit agreement, guidelines and procedures for opening a safe deposit box, who can open a box and who may have access to a box.

## 20068 Teller Operations: An Overview

90 minutes

Continuing Education CBT, CRCM

2.00 CE Hours

*Comprehension test*

In this course, tellers will gain an understanding of their role and responsibilities. Tellers will learn the definition of a financial institution, identify features of U.S. money and internal controls, distinguish different types of negotiable instruments, determine how the check payment system operates, and learn how the Federal Reserve works.

## 20069 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.

## 20070 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.

## 20071 Teller Operations: Security

60 minutes

Continuing Education CBT, CCSR, CPB

1.25 CE Hours

*Comprehension test*

This program identifies external and internal fraud situations, how to recognize them, and what to do if you detect them. It also outlines steps to prevent robbery.

## 20024 Teller Orientation: Regs and Disclosures

90 minutes

Continuing Education CBT, CRCM

2.00 CE Hours

*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.

## 20025 Teller Orientation: Regs and Liability Prevention

90 minutes

Continuing Education CBT, CRCM

2.00 CE Hours

*Comprehension test*

Specifically geared for tellers, this course 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.

### 20023 Teller Orientation: Regulatory Signage

90 minutes

Continuing Education CBT, CRCM  
2.00 CE Hours

*Comprehension test*

Your tellers will get an orientation to regulations and the signs required by these regulations, including Federal Deposit Insurance, the Home Mortgage Disclosure Act, FHA, and more. Qualifies for continuing education credit under CRCM designation.

### 20017 Teller Success: Negotiable Instruments

60 minutes

Continuing Education CBT, CRCM  
1.25 CE Hours

*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.



### 20018 Teller Success: Customer Priority

60 minutes

*Comprehension test*

Train your new tellers on the importance of placing the customer first through communication, confidentiality, and product knowledge.



### 20043 Tellers: Cross-Selling... A Customer Service Skill

30 minutes

*Comprehension test*

In this course you'll learn to identify cross-selling as a customer 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 customers with different needs.

### 20016 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.



**TERRY BEERS**

**EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER  
RIVERGREEN BANK**

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# OPERATIONS & FINANCIAL SKILLS

## **Operations & Financial Skills**

Operations & 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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### 20101 Cash Flow Analysis: Constructing the Cash Flow Statement

120 minutes

Continuing Education CBA, CLBB

2.00 CE Hours

*Comprehension test*

Learn how to accurately gauge a business's cash flow to determine if a borrower will be able to fulfill the loan obligations.

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

90 minutes

Continuing Education CBA, CLBB

2.00 CE Hours

*Comprehension test*

Learn to analyze and interpret a company's historical cash flows and use this information to detect potential problems earlier, which will result in better loan decisions.

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

90 minutes

Continuing Education CBA, CLBB

2.00 CE Hours

*Comprehension test*

Learn current cash flow concepts and techniques. Practice and apply the skills you learn using case studies taken from actual loan files.

### 20065 Disaster Recovery

90 minutes

*Comprehension test*

Learn why a disaster recovery plan is necessary at your institution. This course discusses the preparation and implementation of a disaster recovery plan, taking you through each step of writing a disaster recovery plan.

### 20105 Financial Accounting: GAAP and Asset Recognition

120 minutes

Continuing Education CLBB, CBA

2.50 CE Hours

*Comprehension test*

Learn about GAAP and how they affect the reporting of specific items on financial statements. Also learn how to determine when and how revenue and expenses are recognized on the income statement, the major current and noncurrent assets on the balance sheet, and accounting methods that relate to them.

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

120 minutes

Continuing Education CLBB, CBA

3.00 CE Hours

*Comprehension test*

This course examines the major liabilities on the balance sheet and how to account for them. It also teaches the two main components of stockholders' equity and how to account for changes. This course also addresses the limitations of financial statements.

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

120 minutes

Continuing Education CBA, CLBB

2.50 CE Hours

*Comprehension test*

This course addresses cash versus accrual accounting, income statements, balance sheets, statements of stockholders' equity and statements of cash flow.

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

120 minutes

Continuing Education CBA, CLBB

2.50 CE Hours

*Comprehension test*

Accounting is the language of business, and all your loan personnel need to be fluent in this discipline. This course will enable any credit analyst or loan officer to learn what is necessary about accounting and financial statements. Also included are how accounting impacts financial statements, the basic accounting cycle and more.

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

60 minutes

Continuing Education CBA, CLBB

2.50 CE Hours

*Comprehension test*

This course helps employees make better loan decisions. Accurately analyzing a personal financial statement will help the lender organize information necessary to make a loan decision.

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

60 minutes

Continuing Education CLBB

1.25 CE Hours

*Comprehension test*

The personal tax return is one of the most valuable credit documents. Lenders must learn to use the personal tax return to gather new information about a borrower and to verify information gathered from other sources.

### **20220 Regulation 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.

### **20214 Regulation EE: Netting Eligibility for Financial Institutions**

10 minutes

N/A

This compliance brief outlines the conditions under which an individual may be considered a financial institution, and thereby able to take advantage of the netting provisions described in the Federal Deposit Insurance Corporation Improvement Act of 1991.

**20223****Regulation 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.

**20224****Regulation K: International Banking Operations***10 minutes**N/A*

This compliance brief discusses the Federal Reserve's rules on international banking as they apply to member banks, bank holding companies and Edge corporations

**20211****Regulation 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.

**20337****Regulation R: Understanding the Exceptions***30 minute course*

Continuing Education CCTS, CISP, CRSP, CSOP, CTFA, CRCM

0.75 CE Hours

*Comprehensive Test*

How does Reg R affect your financial institution? This regulation defines the scope of securities activities that banks may conduct without registering with the Securities and Exchange Commission as a securities broker by implementing the most important exceptions from the Securities Exchange Act of 1934. Use this course to identify which exemptions and exceptions your institution may choose to rely on to perform basic transactions without registering as a broker-dealer.

**20216****Regulation 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.

**20222****Regulation 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.

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

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# ISSUES AND CHALLENGES FACING MANAGERS & DIRECTORS

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

Issues and Challenges Facing Managers & 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.

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

ADA makes it clear that discrimination against persons with disabilities is a violation of federal law. Compliance is not just limited to modifying physical structures. Financial institutions must also be sure the products and services offered and the actions of employees are in compliance with this Act. This course includes a fun interactive crossword puzzle, and covers the following topics:

- Understanding ADA
- Complying with Title III of ADA
- Identifying seen and unseen barriers
- Training employees to comply

**20201****Bank Directors: Responsibilities and Liabilities***30 minutes*

Continuing Education CRP, CRCM

0.75 CE Hours

*Comprehension test*

Corporate scandals and regulatory reforms such as Sarbanes Oxley emphasize the need for a strong, independent board of directors.

This course provides general guidelines to help you define and support the responsibilities of elected directors, covering such topics as:

- The role and duties of a director
- Legal liability of directors
- Regulations that require director knowledge and oversight.

**20341****Board of Directors: An Introduction***10 minute course.*

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.

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

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

**20343****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.

**20344****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.

**20345****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.

**20346****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 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.

**20204MGT****BSA: Management's Perspective***30 minutes*

Continuing Education CFSSP, CRCM, CSOP

0.75 CE Hours

*Comprehension test*

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 and SAR.

**20006****BSA: Violation Penalties***30 minutes*

Continuing Education AMLP, CBT, CCSR, CFSSP, CPB, CRCM, CSOP

0.75 CE Hours

*Comprehension test*

With this course, students will learn from the mistakes of others. They will recognize what actions violate BSA and determine who is liable for such violations.

**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.

### **20065** **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 institution.

### **20203** **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.

### **20202MGT** **Ethics: Policy and Personal Judgment for Managers**

30 minutes

Continuing Education CBT, CCSR, CPB, CRCM, CTFA-ETH, CBA, CRP

0.75 CE Hours

*Comprehension test*

Ethics violations often result in media spotlight. Do your employees know how to handle ethical situations they may encounter? Learn why you should have an ethics policy and how to evaluate individual circumstances to determine the best course of action. It provides a review of the BBA, 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 customer service version.

### 20349 Federal Records Retention Requirements for Banks

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 for RESPA and BSA. 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.

### 20118 Online Banking Compliance: Regulations that Apply

60 minutes

Continuing Education CBT, CCSR, CFMP, CPB, CRCM

1.25 CE Hours

*Comprehension test*

The Internet has changed the delivery of products and information for many industries, including financial services. While this new delivery format opens the door for increased customer access to products and services, it also poses new challenges for financial institutions: When dealing with electronic communication, how should disclosure requirements be satisfied? How should an institution respond to a complaint or dispute filed online? Which regulations affect electronic communication? This course answers these and many more questions about online banking compliance.

Topics covered include:

- Definition of electronic communication
- Timing and delivery of disclosures
- Impact of key regulations
- Limits to electronic communication
- Public notices and advertising requirements

### 20348 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 Regulation 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 Regulation 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.

### 20059 Reg O: An Overview

30 minutes

Continuing Education CRCM

0.75 CE Hours

*Comprehension test*

This course provides employees with a solid understanding of the background and purpose of Regulation O.

### 20061 Reg O: Avoid Violations

60 minutes

Continuing Education CRCM

1.25 CE Hours

*Comprehension test*

This course explains how to avoid Regulation O violations. It also discusses the reporting requirements and the penalties for noncompliance.

### 20060 Reg O: How to Comply

60 minutes

Continuing Education CRCM

1.25 CE Hours

*Comprehension test*

Learn to identify who is affected by Regulation O, determine what the regulation prohibits, and recognize how Regulation O affects affiliate and correspondent banks.

### 20082 Reg U: In Detail

30 minutes

Continuing Education CRCM

0.75 CE Hours

*Comprehension test*

This course teaches and refreshes your credit department on the rules of Regulation U concerning margin stock and its treatment in the lending process. Learn where and when this important regulation applies.

### 20122 Reg W: An Overview

60 minutes

Continuing Education CRCM

1.25 CE Hours

*Comprehension test*

This course presents a general overview of Regulation W. It focuses on the established quantitative limits and requirements for loans, purchases of assets and other transactions between a member bank and its affiliates. You'll learn the basics for understanding Sections 23A and 23B and how they apply to the terms "member banks," nonmember banks and affiliates.

Additional topics include:

- How to identify the types of transactions that are subject to Regulation W
- Gain a working knowledge of the restrictions placed on affiliate transactions
- Gain an understanding of how Regulation W is structured to aid in future research

### 20219 Regulation 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 Regulation 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.

### 20084 Servicemember's Civil Relief Act: The Basics

30 minutes

*Comprehension test*

Ensure you have the most up-to-date training, and learn when the relief act applies and to whom it applies. You'll also learn the exceptions to this act, the guidelines for making or servicing loans under the act, and how the act affects the interest rate and principal requirements.

### 20115 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 case

### 50213 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) and the modifications effective on January 16, 2009. 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.

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

30 minutes

*Comprehension test*

Violence in the workplace is a situation no one likes to confront. Statistics show each day more than 16,000 threats are made, more than 700 workers are attacked and 43,800 individuals are harassed. It's impossible to prevent violence from occurring, but you can take steps to reverse this trend.

This course will help you:

- Recognize the potential for workplace violence
- Determine the impact of violence in the workplace
- Identify signs of potential violence
- Formulate a strategy against it
- Determine how to respond in an emergency situation

**20323****Writing Skills for Bankers**

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  
CALDWELL BANK & TRUST COMPANY**

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**1295****Bank of Knowledge: The New Employee Challenge***21 minutes**Comprehension test*

Acquaint new bank employees to the vast, sometimes confusing world of banking. With this game show style video, your employees will have fun learning about banking regulations, bank organization, bank products and customer service.

**1308****Banking: Getting Started***24 minutes**N/A*

An excellent orientation tool for new employees, this program gives viewers a personal tour of several different areas, services and functions of a financial institution. Some of the areas covered include required signage, opening new accounts, check processing, and customer relations.

**2031****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 customer service on the phone. This is perfect for entry-level staff and a great refresher course for more experienced employees.

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

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

**5080****BSA: Comprehensive Compliance Training***44 minutes*

Continuing Education AMLP, CRCM, CFSSP  
CBT, CCSR, CPB, CSOP

1.00 CE Hours

*Comprehension test*

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. Qualifies for continuing education credit under CRCM designation.

**1306**  
**Bank Secrecy Act:  
Money Laundering Prevention**

33 minutes

*Comprehension test*

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 weapon in this battle.

**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.

**1298**  
**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.

**1221**  
**Constant Change:  
The Inevitable Opportunity**

26 minutes

*N/A*

This video teaches the benefits of dealing positively with changes in the workplace and the five skills necessary to come out on top.

**1313****Consumer Credit Protection Laws***45 minutes**Comprehension test*

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:

- Reg 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

**1277****Community Reinvestment Act: An Introduction***10 minutes**Comprehension test*

What is CRA? How does it impact the community? Why is it important? How are institutions evaluated? With this short overview of CRA, find the answers to these important questions and more.

**1246****CTR: How to Complete***22 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM

0.50 CE Hours

*Comprehension test*

This program takes employees through the CTR form step-by-step while providing a detailed explanation of the currency transaction report. Qualifies for continuing education credit under CRCM and CFSSP designations.

**1223****Customer Service: What's the Point?***29 minutes**N/A*

What's the point of customer service? Is it market share? A good product? Achieving internal goals? This program answers these questions by helping you focus on the real reason you are in business.

**1284****Electronic Transfer Account:  
An Introduction***13 minutes**N/A*

Follow a customer as she learns the definition of EFT, eligibility requirements, financial institution guidelines, and the benefits for customers and financial institutions.

**1324****Embezzlement: The Inside Story***24 minutes**Comprehension test*

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.

**5058****Fair Lending Compliance:  
Understanding Equal Treatment***35 minutes*

Continuing Education CRCM, CBT, CCSR, CPB  
0.25 CE Hours

*Comprehension test*

Find out why it's important to treat all customers alike. Vignettes show how easily personal beliefs and values can cloud the decision-making process. Learn about HMDA reporting requirements, how customer and community perceptions of discriminatory behavior can affect your bank's image and much more.

**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:

- Reg B
- Equal Credit Opportunity Act
- FHA
- CRA
- HMDA
- Fair Lending Law violations

## 1282 Federal Deposit Insurance: Rules for Today

20 minutes

Continuing Education CBT, CCSR, CPB,  
CTFA-FID, CRCM, CBA

0.50 CE Hours

*Comprehension test*

This memorable video shows how federal deposit insurance works, what accounts are insured, and how to maximize coverage. Also covers joint accounts and payable on death (POD) accounts. Qualifies for continuing education credit under CRCM designation.

## 2029 Five Forbidden Phrases

19 minutes

*Comprehension test*

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.

## 5026 Holdup II: Play This One for Safety

17 minutes

N/A

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*

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.

## 1299 IRAs: Building Your Knowledge

21 minutes

*Comprehension test*

Join us as we take you through several real-life scenarios and show you how to handle various customer inquiries.

You'll learn:

- What is an IRA?
- Who is eligible?
- Three common types of IRAs
- Difference between a Traditional IRA and a Roth IRA
- Guidelines for the Education Savings Account

**1257****Money Laundering Awareness***21 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, CSOP

0.50 CE Hours

*Comprehension test*

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. Qualifies for continuing education credit under CRCM and Certified Financial Services Security Professional (CFSSP) designations.

**1041****Mortgage Loan Compliance***35 minutes*

Continuing Education CRCM, CLBB

0.50 CE Hours

*Comprehension test*

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*

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*

New account representatives have many responsibilities, including learning about regulatory compliance and how to explain the rules to customers.

This course covers five topics that impact the process of opening deposit accounts:

- CIP
- FDIC Insurance
- BSA Reporting Requirements
- Taxpayer Identification Numbers (TINS)
- Required tax forms.

**1319****Opening Deposit Accounts: Explaining Rules and Procedures***22 minutes**Comprehension test*

Are you prepared to complete legal deposit transactions? This course covers six topics affecting deposit accounts and transactions, such as Regulations CC, E, and D, TISA, Privacy of Consumer Financial Information (Regulation P) and the regulatory signs or notices your institution is required to display.

**1297****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 institution and customers from criminal activity. The video covers the growing threat of identity theft, different types of electronic scams, and the Gramm-Leach-Bliley privacy regulations.

**6009****Professional Phone Skills #1**

24 minutes

N/A

Tape 1 of this two-part program examines basic telephone etiquette, key telephone communication skills, how to professionally answer the phone, and how to close a conversation.

**6010****Professional Phone Skills #2**

28 minutes

N/A

Tape 2 of this two-part program examines specific ways to handle the three most common types of callers, how to effectively take messages, and techniques for placing callers on hold. The program also covers voice mail etiquette and how to get the most out of a voice mail system.

**1312****Reg CC: Funds Availability Simplified**

20 minutes

Continuing Education CBT, CRCM

0.50 CE Hours

*Comprehension test*

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

Continuing Education CRCM, CSOP

0.75 CE Hours

*Comprehension test*

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. Qualifies for continuing education credit under CRCM designation.

**1262****Regulation Z: Truth in Lending Act**

30 minutes

Continuing Education CLBB, CRCM

0.75 CE Hours

*Comprehension test*

This video covers the content and timing of key disclosures required for closed and open-end credit.

**1296****SAR: Be On Guard***30 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, AMLP

0.75 CE Hours

*Comprehension test*

This course provides front-line employees with exAMPes of situations that warrant the completion of a SAR. This course also briefly covers the five separate parts of the SAR and how to correctly file the report.

**1317****Security: Experts Speak Out***29 minutes*

Continuing Education CBT, CCSR, CPB, CFSSP, CRP

0.50 CE Hours

*Comprehension test*

While robbery is the most visible crime, financial institutions must also protect against extortion, kidnapping, bomb threats and cyber crimes. In this video program, you'll hear four security experts, including a former bank robber, share their real-world experience on the prevention of multiple security issues that threaten financial institutions.

**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*

Continuing Education CBT, CCSR, CFSSP, CPB

0.75 CE Hours

*Comprehension test*

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.

**1322****Selling: The Art of Friendly Persuasion***20 minutes**Comprehension test*

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 include identifying needs, recommending solutions, handling objections, and asking for action.

**1256****Service! Solutions! Satisfaction!***20 minutes**Comprehension test*

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

**1293**  
**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.

**1294**  
**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.

**1302**  
**Teller Sales: Identifying Needs &  
Making Recommendations**

17 minutes

*Comprehension test*

Examine specific techniques for improving questioning, listening and observation skills in order to identify customer needs. This video also looks at the best ways to recommend financial products and services by focusing on benefits and making effective presentations.

**1303**  
**Teller Sales: Handling  
Objections & Asking for Action**

15 minutes

*Comprehension test*

Objections are an important piece of the sales cycle. This video teaches how to handle customer doubts and other negative responses tellers may encounter in selling, along with several methods for asking customers to close the sale.

**1301**  
**Teller Sales: Setting the  
Stage for Selling**

17 minutes

*Comprehension test*

Review ways to overcome the natural resistance most tellers feel toward selling as well as specific techniques for building rapport, such as appearance, attitude, body language and communication skills.

**1304**  
**Teller Sales: Teller Referrals**

15 minutes

*Comprehension test*

This video explains how to effectively refer customers to product experts in your financial institution when the teller cannot answer all their questions or initiate the order. It also reviews how to best handle several different types of referral situations tellers encounter regularly.

## 1290 Teller Service: Communicating During Transactions

16 minutes

*Comprehension test*

This video focuses on effectively communicating with your customers while providing exceptional customer service.

## 1291 Teller Service: Handling Difficult Customers

16 minutes

*Comprehension test*

Turn uncomfortable situations into positive experiences for customers and tellers.

This video focuses on:

- How to calm the upset customer
- Explaining unpopular policies and procedures in a positive manner
- How to say “no” in a friendly and helpful way
- When to ask for help with a customer encounter

## 1289 Teller Service: Making a Good First Impression

16 minutes

*Comprehension test*

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.

## 1275 Teller Success: Customer Priority

30 minutes

*Comprehension test*

Train your tellers on the importance of placing the customer first, through communication, confidentiality and product knowledge.

## 1273 Teller Success: Money Handling

22 minutes

*Comprehension test*

Ideal for training your tellers on all the specifics of handling money. Employees will learn about 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, and steps for receiving or paying out money.

## 1274 Teller Success: Negotiable Instruments

30 minutes

*Comprehension test*

Train your tellers on negotiable instruments, including different types of negotiable instruments, different types of endorsements, and security guidelines for processing these instruments.

## 1276 Teller Success: Security

30 minutes

*Comprehension test*

Train your tellers on the elements of security enforced at financial institutions, including types of security devices, employee precautions to prevent a robbery, robbery and bomb threat procedures, and internal and external fraud precautions.

**1310****Tellers: Compliance Training Basics***48 minutes**Comprehension test*

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, TSA, and more.

**1288****Tellers: Cross-Selling Simplified***13 minutes**Comprehension test*

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

It focuses on:

- The importance of good listening skills
- Knowing your financial institution'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 customer 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 customers, and routine customer transactions by recognizing how to turn almost any customer encounter into an opportunity to provide exceptional customer service.

**1283****Tellers: Public Relations Experts***19 minutes**Comprehension test*

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 customer service.

**5065****TISA: Meeting Customer Needs***15 minutes*

Continuing Education CBT, CCSR, CPB, CRCM  
0.25 CE Hours

*Comprehension test*

This program on Regulation DD provides customer-contact personnel with the specific information they need to properly handle TISA-related customer questions and interactions. This shortened version is designed especially for customer-contact staff. Qualifies for continuing education credit under CRCM designation.

**1305**  
**USA PATRIOT Act:**  
**The Financial Frontlines**

*23 minutes*

*Comprehension test*

This memorable video with updated information on CIP will familiarize you with the USA PATRIOT Act and how it affects your institution's daily operations.

**1259**  
**Workplace Violence:**  
**Employee Protection**

*25 minutes*

*N/A*

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.

**TERRY BEERS**  
**EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER**  
**RIVERGREEN BANK**

"The BAI Learning & Development staff is outstanding in helping us fully utilize the program. We appreciate their proactive efforts in encouraging us to maximize its value."

# WATCH & LEARN DVD COLLECTION

## Watch and Learn DVD Collection

DVD is an ideal training format whether you need to train one person at a time or your entire staff. Our scenario-based programs are up-to-date and specifically designed for the financial services industry. We offer four exciting series:

- Regulatory Compliance Series (34 DVDs)
- Security & Fraud Series (9 DVDs)
- Frontline Series (29 DVDs)
- Quick Start Series (23 DVDs)

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**1320****BSA: Because It Matters**

32 minutes

*Comprehension test*

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 DVD addresses issues including:

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

**5080****BSA: Comprehensive Compliance Training**

44 minutes

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM, CSOP

1.00 CE Hours

*Comprehension test*

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. Qualifies for continuing education credit under CRCM designation.

**1306****BSA: Money Laundering Prevention**

33 minutes

*Comprehension test*

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.

**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.

**1298****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 DVD covers:

- Dealing with check fraud
- Con artist schemes
- Spotting check alterations
- Signs of counterfeiting

### 1313 Consumer Credit Protection Laws

30 minutes

*Comprehension test*

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
- FDPA
- Regulation AA, Consumer Complaint Procedures
- Consumer Protections in Sales of Insurance

### 1277 CRA: An Introduction

10 minutes

*Comprehension test*

What is CRA? How does it impact the community? Why is it important? How are institutions evaluated? With this short overview of the CRA, find the answers to these important questions, and more.

### 1246 CTR: How To Complete

22 minutes

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM

0.50 CE Hours

*Comprehension test*

This program takes employees through the CTR form step-by-step while providing a detailed explanation of the currency transaction report. Qualifies for continuing education credit under CRCM and CFSSP designations.

### 1284 Electronic Transfer Account: An Introduction

13 minutes

N/A

This program introduces Electronic Transfer Act (ETA). Follow a customer as she learns the definition of an ETA, eligibility requirements, financial institution guidelines, and the benefits for customers and financial institutions.

### 1324 Embezzlement: The Inside Story

24 minutes

*Comprehension test*

Over the year, 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 DVD.

**1284**  
**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.

**5058**  
**Fair Lending Compliance:**  
**Understanding Equal Treatment**

35 minutes

*Comprehension test*

Find out why it's important to treat all customers alike. Vignettes show how easily personal beliefs and values can cloud the decision-making process. Learn about HMDA reporting requirements, how customer and community perceptions of discriminatory behavior can affect your bank's image and much more.

**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 DVD addresses issues concerning:

- Regulation B: Equal Credit Opportunity Act
- CRA
- HMDA
- Fair Lending Law Violations

**1282**  
**FDIC: Rules For Today**

20 minutes

Continuing Education CBT, CCSR, CPB, CRCM, CTFA-FID

0.50 CE Hours

*Comprehension test*

This memorable DVD shows how federal deposit insurance works, what accounts are insured, and how to maximize coverage. It also covers joint accounts and payable on death (POD) accounts. Qualifies for continuing education credit under CRCM designation.

**1309**  
**Fraud: Preventing Elder**  
**Financial Abuse**

24 minutes

*N/A*

As the number of people over the age of 65 increases in America, so do the number of potential elder financial abuse victims. Employees of financial institutions are in a unique position to help prevent elder financial abuse. This program will provide warning signs that may indicate abuse, and what to do when you suspect your customer may be a victim of elder financial abuse.

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

17 minutes

*N/A*

This DVD 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.

**1323**  
**Identity Theft:  
Outsmarting The Crooks**

45 minutes

N/A

This interactive DVD will help you protect yourself from identity theft and know what to do if you are victimized.

**1287**  
**Identity Theft: Reducing Risks  
With New Accounts**

24 minutes

*Comprehension test*

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.

**1257**  
**Money Laundering Awareness**

21 minutes

Continuing Education CBR, CCSR, CFSSP, CPB, CRCM, CSOP

0.50 CE Hours

*Comprehension test*

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. It also covers CTR and SAR requirements. Qualifies for continuing education credit under CRCM and CFSSP designations.

**1041**  
**Mortgage Loan  
Compliance**

35 minutes

Continuing Education CLBB, CRCM

0.50 CE Hours

*Comprehension test*

This DVD course examines the federal regulations that apply to mortgage lending: RESPA, Fair Credit Reporting, Regulations Z and B, and FDPA.

**1318**  
**Opening Deposit Accounts:  
Rules for Compliance I**

30 minutes

*Comprehension test*

New account representatives have many responsibilities, including learning about regulatory compliance and how to explain the rules to customers.

This course covers five topics that impact the process of opening deposit accounts:

- CIP
- FDIC Insurance
- BSA reporting requirements
- Taxpayer identification numbers (TINs)
- Required tax forms

**1319**  
**Opening Deposit Accounts:  
Rules for Compliance II**

30 minutes

*Comprehension test*

Are you prepared to complete legal deposit transactions? This course covers six topics affecting deposit accounts and transactions such as Regulations CC, E, and D, TISA, Privacy of Consumer Financial Information (Regulation P) and the regulatory signs or notices your institution is required to display.

**1297**  
**Privacy: Protect Your Institution**

120 minutes

*Comprehension test*

The Gramm-Leach-Bliley Act focuses on consumer privacy. Effectively handling, disclosing, and protecting nonpublic personal information protects not only consumers and customers, but your institution as well. This in-depth course provides thorough coverage of privacy terms and definitions (consumer vs. customer, non-public personal information, opting out), explanations of how to establish a privacy compliance program, and tips on how to construct accurate disclosure statements.

**1312**  
**Reg CC: Funds  
Availability Simplified**

20 minutes

Continuing Education CRCM, CBT

0.50 CE Hours

*Comprehension test*

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 DVD 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

Continuing Education CRCM, CSOP

0.75 CE Hours

*Comprehension test*

This DVD explains electronic funds transfers and which transfers are subject to Regulation E. Also, learn about Regulation E as it pertains to authorized versus unauthorized transfers. Qualifies for continuing education credit under CRCM designation.

**1262**  
**Reg Z: Truth In Lending Act**

30 minutes

Continuing Education CLBB, CRCM

0.75 CE Hours

*Comprehension test*

This DVD covers the content and timing of key disclosures required for closed and open-end credit.

**1317**  
**Security: Experts Speak Out**

29 minutes

*Comprehension test*

While robbery is the most visible crime, financial institutions must also protect against extortion, kidnapping, bomb threats, and cyber crimes. In this program, you'll hear four security experts, including a former bank robber, share their real-world experience on the prevention of multiple security issues that threaten financial institutions.

**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

Continuing Education CBT, CCSR, CFSSP, CPB

0.75 CE Hours

*Comprehension test*

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.

**1293**

**Sexual Harassment: Crossing The Line**

20 minutes

*Comprehension test*

This DVD 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.

**1294**

**Sexual Harassment: Take Action**

17 minutes

*Comprehension test*

This DVD 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.

**1276**

**Teller Success: Security**

30 minutes

*Comprehension test*

Train your tellers on the elements of security enforced at financial institutions including security devices, employee precautions to prevent a robbery, robbery and bomb threat procedures, and internal and external fraud precautions.

**1310**

**Tellers: Compliance Training Basics**

48 minutes

*Comprehension test*

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

**5065**

**TISA: Meeting Customer Needs**

*15 minutes*

Continuing Education CBT, CCSR, CPB, CRCM

0.25 CE Hours

*Comprehension test*

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

Qualifies for continuing education credit under CRCM designation.

**1286**

**Understanding OFAC**

*14 minutes*

*Comprehension test*

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 DVD, you will learn the origin of OFAC, who must comply, possible penalties and affected transactions.

**1305**

**USA Patriot Act:  
The Financial Frontlines**

*23 minutes*

*Comprehension test*

This memorable DVD with updated information on CIP will familiarize you with the USA PATRIOT Act and how it affects your institution's daily operations.

**1298**  
**Check Fraud: Con Artists At Work**

20 minutes

*Comprehension test*

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

**1324**  
**Embezzlement: The Inside Story**

24 minutes

*Comprehension test*

Over the years, financial institution employees at all levels have been arrested and convicted of embezzlement tied to theft, fictitious loans, or 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 DVD.

**1309**  
**Fraud: Preventing Elder Financial Abuse**

24 minutes

*N/A*

As the number of people over the age of 65 increases in America, so do the number of potential elder financial abuse victims. Employees of financial institutions are in a unique position to help prevent elder financial abuse. This program will provide warning signs that may indicate abuse, and what to do when you suspect your customer may be a victim of elder financial abuse.

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

17 minutes

*N/A*

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

**1323**  
**Identity Theft: Outsmarting The Crooks**

45 minutes

*N/A*

This interactive DVD will help you protect yourself from identity theft and know what to do if you are victimized.

**1287**  
**Identity Theft: Reducing Risks With New Accounts**

24 minutes

*Comprehension test*

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

**1317****Security: Experts Speak Out***29 minutes*

Continuing Education CBT, CCSR, CPB, CRCM

0.25 CE Hours

*Comprehension test*

While robbery is the most visible crime, financial institutions must also protect against extortion, kidnapping, bomb threats and cyber crimes. In this program, you'll hear four security experts, including a former bank robber, share their real-world experience on the prevention of multiple security issues that threaten financial institutions.

**1259****Workplace Violence:  
Employee Protection***25 minutes*

N/A

This DVD 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.

**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*

Continuing Education CBT, CCSR, CFSSP, CPB

0.75 CE Hours

*Comprehension test*

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 RFP.

**1295**  
**Bank Of Knowledge:  
The New Employee Challenge**

21 minutes

*Comprehension test*

With this game-show-style DVD, your employees will have fun learning banking regulations, bank organization, bank products and customer service.

**1308**  
**Banking: Getting Started**

24 minutes

*N/A*

An excellent orientation tool for new employees, this program gives viewers a personal tour of several different areas, services and functions of a financial institution. Some of the areas covered in this program include required signage, opening new accounts, check processing, and customer relations.

**2031**  
**Basic Telephone Skills**

17 minutes

*Comprehension test*

This DVD 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 customer service on the phone. The course 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 DVD is a perfect training program for call center representatives.

**1221**  
**Constant Change:  
The Inevitable Opportunity**

26 minutes

*N/A*

This DVD teaches the benefits of dealing positively with changes that occur in every workplace and the five skills necessary to come out on top.

**1223**  
**Customer Service:  
What's The Point?**

29 minutes

*N/A*

What's the point of customer service? Is it market share? A good product? Achieving internal goals? This program will answer these questions by helping you focus on the real reason you are in business.

**2029****Five Forbidden Phrases**

19 minutes

*Comprehension test*

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.

**1299****IRAs: Building Your Knowledge**

21 minutes

*Comprehension test*

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.

**6009****Professional Phone Skills #1**

24 minutes

N/A

DVD 1 of this two-part program examines basic telephone etiquette, key telephone communications skills, how to professionally answer the phone, and how to close a conversation.

**6010****Professional Phone Skills #2**

28 minutes

N/A

DVD 2 of this two-part program examines specific ways to handle the three most common types of callers, how to effectively take messages, and techniques for placing callers on hold. The program also covers voice mail etiquette and how to get the most out of a voice mail system.

**1322****Selling: The Art of Friendly Persuasion**

20 minutes

*Comprehension test*

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.

**1256****Service! Solutions! Satisfaction!**

20 minutes

*Comprehension test*

Learn how to communicate positively with customers, respond effectively to objections, and satisfy customer needs.

### 1303 Teller Sales: Handling Objections & Asking For Action

15 minutes

*Comprehension test*

Objections are an important piece of the sales cycle. This DVD teaches how to handle customer doubts and other negative responses tellers might encounter in selling, along with several methods for asking customers to act in order to close the sale.

### 1302 Teller Sales: Identify Needs & Make Recommendations

17 minutes

*Comprehension test*

This DVD examines specific techniques for improving questioning, listening and observation skills in order to identify customer needs. It also looks at the best ways to recommend financial products and services by focusing on benefits and making effective presentations.

### 1301 Teller Sales: Setting The Stage For Selling

17 minutes

*Comprehension test*

Review ways to overcome the resistance many tellers have toward selling as well as specific techniques for building rapport, including appearance, attitude, body language, and communication skills.

### 1304 Teller Sales: Teller Referrals

15 minutes

*Comprehension test*

This DVD examines how to effectively refer customers to product experts in your financial institution when the teller cannot answer all their questions or initiate the order. It also reviews how to best handle several different types of referral situations tellers regularly encounter.

### 1290 Teller Service: Communicating During Transactions

16 minutes

*Comprehension test*

This DVD focuses on effectively communicating with your customers while providing exceptional customer service.

### 1291 Teller Service: Handling Difficult Customers

16 minutes

*Comprehension test*

Turn uncomfortable situations into positive experiences for customers and tellers. This DVD focuses on how to calm the upset customer, 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 customer encounter.

## 1289 Teller Service: Making A Good First Impression

16 minutes

*Comprehension test*

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.

## 20018 Teller Success: Customer Priority

30 minutes

*Comprehension test*

Train your tellers on the importance of placing the customer first through communication, confidentiality, and product knowledge.

## 20016 Teller Success: Money Handling

22 minutes

*Comprehension test*

Ideal for training your tellers on all the specifics of handling money. Employees will learn about: physical components of U.S. coin and currency, how to detect altered and counterfeit currency, guidelines for setting up and securing a money drawer, and steps for receiving or paying out money.

## 20017 Teller Success: Negotiable Instrument

30 minutes

*Comprehension test*

Train your tellers on different types of negotiable instruments, different types of endorsements, and security guidelines for processing these instruments.

## 1288 Tellers: Cross-Selling Simplified

13 minutes

*Comprehension test*

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

It focuses on:

- The importance of good listening skills
- Knowing your financial institution's products and services
- How to suggest or refer products and 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 customer 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 customers, and routine customer transactions by recognizing how to turn almost any customer encounter into an opportunity to provide exceptional customer service.

## 1283 Tellers: Public Relations Experts

19 minutes

*Comprehension test*

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 customer service.

**1259****Workplace Violence:  
Employee Protection***25 minutes**N/A*

This DVD presents a crisis situation involving a violent co-worker. It also offers a plan to prevent such violence and solutions for handling violence if it does occur. Employees will learn how to detect warning signs of workplace violence and the importance of developing a crisis management plan.

**1308****Banking: Getting Started***24 minutes**N/A*

An excellent orientation tool for new employees, this program gives viewers a personal tour of several different areas, services and functions of a financial institution. Some of the areas covered in this program include required signage, opening new accounts, check processing, and customer relations.

**5080****BSA: Comprehensive Compliance Training***44 minutes*

Continuing Education AMLP, CRCM, CFSSP, CBT, CCSR, CPB, CSOP

2.00 CE Hours

*Comprehension test*

BSA regulations mandate your staff to remain up-to-date on the latest issues in BSA compliance. This program addresses BSA background, purpose, and penalties for non-compliance. Qualifies for continuing education credit under CRCM designation.

**1277****CRA: An Introduction***10 minutes**Comprehension test*

What is CRA? How does it impact the community? Why is it important? How are institutions evaluated? With this short overview of CRA, find the answers to these important questions and more.

**1246****CTR: How To Complete***22 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB, CRCM

0.50 CE Hours

*Comprehension test*

This program takes employees through the CTR form step-by-step while providing a detailed explanation of the currency transaction report. Qualifies for continuing education credit under CRCM and CFSSP designations.

**5058****Fair Lending Compliance: Understanding Equal Treatment***35 minutes*

Continuing Education CBT, CCSR, CPB, CFSSP

0.50 CE Hours

*Comprehension test*

Find out why it's important to treat all customers alike. Vignettes show how easily personal beliefs and values can cloud the decision-making process. Learn about HMDA reporting requirements, how customer and community perceptions of discriminatory behavior can affect your bank's image and much more.

**5026****Holdup II: Play This One For Safety***17 minutes**N/A*

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

## 1287 Identity Theft: Reducing Risks With New Accounts

24 minutes

*Comprehension test*

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

## 1257 Money Laundering Awareness

21 minutes

Continuing Education CBT, CCSR, CFSSP,  
CPB, CRCM, CSOP

0.50 CE Hours

*Comprehension test*

With this DVD, employees will get a firsthand look at money laundering prevention and the steps to take if you suspect money laundering activities. The DVD also covers CTR and SAR requirements. Qualifies for continuing education credit under CRCM and CFSSP designations.

## 1318 Opening Deposit Accounts: Rules for Compliance I

30 minutes

*Comprehension test*

New account representatives have many responsibilities, including learning about regulatory compliance and how to explain the rules to customers.

This course covers five topics that impact the process of opening deposit accounts:

- CIP
- FDIC Insurance
- BSA reporting requirements
- Taxpayer identification numbers (TINs)
- Required tax forms

## 1319 Opening Deposit Accounts: Rules for Compliance II

30 minutes

*Comprehension test*

Are you prepared to complete legal deposit transactions? This course covers six topics affecting deposit accounts and transactions such as Regulations CC, E, D, TISA, Privacy of Consumer Financial Information (Regulation P) and the regulatory signs or notices your institution is required to display.

**1297****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 institution and customers from criminal activity. The DVD 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*

Continuing Education CRCM, CBT

0.50 CE Hours

*Comprehension test*

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 DVD comes with a handy quick reference guide that quickly helps a new teller identify types of deposited funds and their hold time frames.

**1317****Security: Experts Speak Out***29 minutes*

Continuing Education CBT, CCSR, CPB, CFSSP, CRP

0.50 CE Hours

*Comprehension test*

While robbery is the most visible crime, financial institutions also must protect against extortion, kidnapping, bomb threats and cyber crimes. In this DVD program, you'll hear four security experts, including a former bank robber, share their real-world experience on the prevention of multiple security issues that threaten financial institutions.

**1261****Security: Protecting Your Financial Institution***32 minutes*

Continuing Education CBT, CCSR, CFSSP, CPB

0.75 CE Hours

*Comprehension test*

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 the Bank Secrecy Act and the Right to Financial Privacy Act.

**1322****Selling: The Art Of Friendly Persuasion***20 minutes**Comprehension test*

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.

**1293****Sexual Harassment: Crossing The Line***20 minutes**Comprehension test*

This DVD 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.

**1310****Tellers: Compliance Training Basics***48 minutes**Comprehension test*

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, TSA, and more.

**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 customer 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 customers, and routine customer transactions by recognizing how to turn almost any customer encounter into an opportunity to provide exceptional customer service.

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

This memorable DVD with updated information on CIP will familiarize you with the USA PATRIOT Act and how it affects your institution's daily operations.

# INDEX

## COMPLIANCE ESSENTIALS

<i>Banking: Products and Services</i> .....	15
<i>Bank Secrecy Act</i> .....	15
<i>Bank Security: An Overview</i> .....	15
<i>Bank Security: Safety Procedures</i> .....	15
<i>Banking: An Introduction</i> .....	15
<i>Banking: Organization and Regulation</i> .....	15
<i>BSA and AML: An Overview</i> .....	16
<i>BSA: Exemptions and Customer Identification</i> .....	16
<i>BSA: How to Comply</i> .....	16
<i>BSA: Responsibilities for Lenders</i> .....	16
<i>BSA: The Role of Operations</i> .....	17
<i>BSA: Transaction Procedures for Tellers</i> .....	17
<i>BSA: Trust Department Responsibility</i> .....	17
<i>BSA: Wire Transfers and Recordkeeping Requirements</i> .....	17
<i>Business Banking Solutions</i> .....	18
<i>CIP: Identity Verification and Compliance</i> .....	18
<i>Customer Identification Program</i> .....	18
<i>The FACT Act: Rules and Implications</i> .....	18
<i>FCRA and FACT Act: Game Show</i> .....	19
<i>FDIC: An Overview</i> .....	19
<i>FDIC: Employee Benefit Plans</i> .....	19
<i>FDIC: Federally Insured Accounts</i> .....	19
<i>Hot Topics: Dodd-Frank Update</i> .....	19
<i>Identity Theft: Minimize the Risk</i> .....	20
<i>Identity Theft Red Flags: Duties of Financial Institutions and Creditors</i> .....	20
<i>Information Security: Preventing Identity Theft</i> .....	20
<i>Marketing: Understanding the Regulations</i> .....	21
<i>Privacy Compliance: Protecting Consumer Financial Information</i> .....	21
<i>Privacy Compliance: What You Need to Know (Outside the Exceptions)</i> .....	21
<i>Privacy Compliance: What You Need to Know (Within the Exceptions)</i> .....	22
<i>Reg CC: An Overview</i> .....	22
<i>Reg CC: An Overview of Check Fraud Prevention</i> .....	22
<i>Reg CC: Check Kiting</i> .....	22

**COMPLIANCE ESSENTIALS (CONTINUED)**

Reg CC: Customer Disclosures.....	23
Reg CC: Exceptions and the \$200 Rule .....	23
Reg CC: How to Comply.....	23
Reg CC: New Account Security.....	23
Reg E: Handling Errors and Complaints.....	24
Reg E: Game Show.....	24
Reg E: Key Disclosures and Liability.....	24
Retail Banking Basics.....	24
Right to Financial Privacy Act .....	25
Robbery Training .....	25
Robbery: Before, During and After .....	25
SAR: Be on Guard.....	25
SAR: Essentials for Operations .....	26
SAR: Lender Awareness.....	26
SAR: Management's Involvement.....	26
SAR: Tellers on the Alert.....	26
Understanding OFAC .....	27
Understanding Privacy: The Essentials .....	27
USA PATRIOT Act.....	27
USA PATRIOT Act: The Financial Perspective .....	27

**CONSUMER LENDING**

Anti-Tying: Essentials for Lending and New Accounts .....	29
Bankruptcy and Consumer Loans.....	29
Commercial Lending: An Introduction .....	29
Community Reinvestment Act .....	30
Consumer Lending Basics .....	30
Consumer Loan Collections .....	31
CRA: An Overview.....	31
CRA: How Compliance Is Monitored .....	31
CRA: Public File Requirements.....	31
Document Preparation and Consumer Loan Closing.....	31
Ethics: Policy and Personal Judgment for Lenders .....	32
Fair Lending: Implementation, Monitoring and Review .....	32
Fair Lending: Basic Topics and Terms.....	32

**CONSUMER LENDING (CONTINUED)**

FCRA: An Overview.....	32
FCRA: Credit Reporting Regulations.....	33
Loan Documentation: Ensuring Your Right to Collateral.....	33
Loan Documentation: The Basics.....	33
Predatory Lending Awareness.....	33
Reg AA: The Credit Practices Rule.....	33
Reg B: An Overview.....	33
Reg B: Credit and Loan Handling.....	34
Reg B: Nine Prohibited Discrimination Factors.....	34
Reg B: Notification Requirements.....	34
Reg B: Prescreening, Cosigners and Disparate Treatment.....	34
Reg G: Disclosure and Reporting of CRA-Related Agreements.....	34
Reg M: Rules for Consumer Leasing.....	34
Reg Z: Purpose & Application [Formerly, Reg Z: An Overview].....	35
Reg Z: Closed-End Credit Disclosures.....	35
Reg Z: Open-End Credit Disclosures.....	35
Reg Z: Real Estate Lending Disclosures.....	35
Servicing Consumer Loans.....	36
Underwriting Consumer Loans.....	36

**RESIDENTIAL & MORTGAGE LENDING**

Advertising: Home Equity Loans and Lines of Credit.....	38
Appraisal Requirements: How to Comply.....	38
Basics of Residential Mortgage Lending.....	38
Community Reinvestment Act.....	38
CRA: An Overview.....	39
CRA: How Compliance Is Monitored.....	39
CRA: Public File Requirements.....	39
Fair Lending: Implementation, Monitoring and Review.....	39
Fair Lending: Basic Topics and Terms.....	40
HMDA: Fundamentals and Beyond.....	40
HOEPA: Protecting Against Predatory Lending.....	40
Laws and Regulations for Mortgage Lending.....	40
Lending: Home Equity Loans.....	41
Regulation G: Disclosure and Reporting of CRA-Related Agreements.....	41
RMR: Complying with Reg B.....	41

**RESIDENTIAL & MORTGAGE LENDING (CONTINUED)**

<i>RESPA: Introduction and Applicability</i> .....	41
<i>RESPA: Key Disclosures and Procedures</i> .....	41
<i>RML: Complying with Reg Z</i> .....	42
<i>RMR: Complying with the Fair Credit Reporting Act</i> .....	42
<i>RMR: Complying with the Flood Disaster Protection Act</i> .....	42
<i>RML: Complying with Real Estate Settlement Procedures Act</i> .....	42
<i>SAFE Act: Required Policy and Procedure</i> .....	43
<i>The Mortgage Lending Process</i> .....	43
<i>Underwriting Residential Mortgage Loans</i> .....	43

**SERVICES & SALES**

<i>Building a Foundation for Successful Sales</i> .....	45
<i>Consumer Protection in Sales of Insurance: Requirements and Prohibitions</i> .....	45
<i>Cross Selling: Successful Customer Relations</i> .....	45
<i>Customer Service: Telephone Excellence</i> .....	46
<i>Ethics: Policy and Personal Judgment for Customer Service</i> .....	46
<i>Handling Challenging Situations</i> .....	46
<i>Key Essentials of Customer Service</i> .....	46
<i>Sales: Asking for the Business</i> .....	47
<i>Telephone Techniques for Customer Interactions</i> .....	47
<i>The Key Essentials of Advanced Selling: A Coaching and Training Tool</i> .....	47
<i>The Key Essentials to Selling</i> .....	47

**NEW ACCOUNTS & PERSONAL BANKING**

<i>Credit Cards: Disclosure Requirements</i> .....	49
<i>Credit Cards: Regulations and Liabilities</i> .....	49
<i>Decedent Accounts</i> .....	49
<i>Deposit Account Fundamentals</i> .....	50
<i>Elder Financial Abuse: Detection and Prevention</i> .....	50
<i>Fair Debt Collection Practices Act</i> .....	50
<i>Health Savings Accounts: Benefits and Requirements</i> .....	50
<i>IRA Fundamentals</i> .....	50
<i>New Account Fraud Prevention</i> .....	51
<i>New Account Orientation: Regs and Disclosures</i> .....	51
<i>New Account Orientation: Regs and Liability Prevention</i> .....	51

**NEW ACCOUNTS & PERSONAL BANKING (CONTINUED)**

Reg D: Reserve Requirements.....	51
Reg E: EFT and Overdraft Compliance .....	52
Reg M: Rules for Consumer Leasing .....	52
Safe Deposit Boxes: Daily Routines.....	52
Safe Deposit Boxes: Opening Procedures .....	52
Truth in Savings: Advertising Compliance.....	52
Truth in Savings: An Overview.....	52
Truth in Savings: Calculating Interest .....	53
Truth in Savings: Disclosure Requirements.....	53
Trust Compliance.....	53
Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act.....	53

**TELLER SKILLS**

Balancing Daily Transactions .....	55
Check 21: Purpose of the Act.....	55
Check Fraud Prevention .....	55
Ethics: Policy and Personal Judgment for Tellers.....	55
Introduction to Checks .....	56
New Account Orientation: Regulatory Signage .....	56
Reg CC: An Overview.....	56
Reg Q: Prohibition against Payment of Interest on Demand Deposits .....	56
Safe Deposit Boxes: Daily Routines.....	56
Safe Deposit Boxes: Opening Procedures .....	57
Teller Operations: An Overview .....	57
Teller Operations: Endorsements.....	57
Teller Operations: Identification .....	57
Teller Operations: Security .....	57
Teller Orientation: Regs and Disclosures.....	57
Teller Orientation: Regs and Liability Prevention .....	57
Teller Orientation: Regulatory Signage .....	58
Teller Success: Customer Priority.....	58
Teller Success: Money Handling.....	58
Teller Success: Negotiable Instruments.....	58
Tellers: Cross-Selling... A Customer Service Skill.....	58

## **OPERATIONS & FINANCIAL SKILLS**

Cash Flow Analysis: Constructing the Cash Flow Statement .....	60
Cash Flow Analysis: Interpreting the Cash Flow Statement .....	60
Cash Flow Analysis: Introduction and Accounting Review .....	60
Disaster Recovery .....	60
Financial Accounting: GAAP and Asset Recognition .....	60
Financial Accounting: GAAP, Liabilities and Stockholders' Equity .....	60
Financial Accounting: The Basic Financial Statements .....	61
Financial Accounting: Understanding the Accounting Cycle .....	61
Lending: Analyzing Personal Financial Statements .....	61
Lending: Analyzing Personal Tax Returns .....	61
Regulation A: Extension of Credit by Federal Reserve Banks .....	61
Regulation EE: Netting Eligibility for Financial Institutions .....	61
Regulation F: Limitations on Interbank Liabilities .....	62
Regulation I: Issue and Cancellation of Federal Reserve Bank Capital Stock .....	62
Regulation J: Collection of Checks and Other Items by Federal Reserve Banks .....	62
Regulation K: International Banking Operations .....	62
Regulation R: Understanding the Exceptions .....	62
Regulation S: Reimbursement for Providing Financial Records .....	62

## **ISSUES FACING MANAGERS & DIRECTORS**

ADA: Public Accommodations .....	64
Bank Directors: Responsibilities and Liabilities .....	64
Board of Directors: An Introduction .....	64
Board of Directors: General Direction and Control .....	64
Board of Directors: Ensuring Safety and Soundness .....	64
Board of Directors: Practicing Impartial Administration .....	65
Board of Directors: Basic Finance and Accounting Practices .....	65
Board of Directors: Regulatory Overview for Directors .....	65
BSA: Management's Perspective .....	65
BSA: Violation Penalties .....	65
Change Management .....	65
Change Management - Coping with Change .....	66
Change Management - Managing Change .....	66
Disaster Recovery .....	66
Diversity: Valuing Differences .....	66

**ISSUES FACING MANAGERS & DIRECTORS (CONTINUED)**

<i>Ethics: Policy and Personal Judgment for Managers</i> .....	66
<i>Federal Records Retention Requirements for Banks</i> .....	67
<i>Online Banking Compliance: Regulations that Apply</i> .....	67
<i>Regulation II: How Interchange Fees Affect Your Institution</i> .....	67
<i>Regulation L: Management Official Interlocks</i> .....	67
<i>Regulation N: Relations with Foreign Banks and Bankers</i> .....	67
<i>Reg O: An Overview</i> .....	67
<i>Reg O: Avoid Violations</i> .....	68
<i>Reg O: How to Comply</i> .....	68
<i>Reg U: In Detail</i> .....	68
<i>Reg W: An Overview</i> .....	68
<i>Regulation X: Borrowers of Securities Credit</i> .....	69
<i>Regulation Y: Bank Holding Companies and Change in Bank Control</i> .....	69
<i>Servicemember's Civil Relief Act: The Basics</i> .....	69
<i>Sexual Harassment: Definition and Prevention</i> .....	69
<i>The Family and Medical Leave Act</i> .....	69
<i>Workplace Violence: Warning Signs and Prevention</i> .....	70
<i>Writing Skills for Bankers</i> .....	70

**ONLINE VIDEO LEARNING SERIES**

<i>Bank of Knowledge: The New Employee Challenge</i> .....	72
<i>Banking: Getting Started</i> .....	72
<i>Basic Telephone Skills</i> .....	72
<i>Bank Secrecy Act: Because it Matters</i> .....	72
<i>BSA: Comprehensive Compliance Training</i> .....	72
<i>Bank Secrecy Act: Money Laundering Prevention</i> .....	73
<i>Call Centers: Putting Your Best Voice Forward</i> .....	73
<i>Check 21: Understanding the Act</i> .....	73
<i>Check Fraud: Con Artists at Work</i> .....	73
<i>Constant Change: The Inevitable Opportunity</i> .....	73
<i>Consumer Credit Protection Laws</i> .....	74
<i>Community Reinvestment Act: An Introduction</i> .....	74
<i>CTR: How to Complete</i> .....	74
<i>Customer Service: What's the Point?</i> .....	74
<i>Electronic Transfer Account: An Introduction</i> .....	75
<i>Embezzlement: The Inside Story</i> .....	75

<i>Fair Debt Collection Practices Act: An Introduction</i> .....	75
<b>ONLINE VIDEO LEARNING SERIES (CONTINUED)</b>	
<i>Fair Lending Compliance: Understanding Equal Treatment</i> .....	75
<i>Fair Lending: Personal Bias Aside</i> .....	75
<i>Federal Deposit Insurance: Rules for Today</i> .....	76
<i>Five Forbidden Phrases</i> .....	76
<i>Holdup II: Play This One for Safety</i> .....	76
<i>Identity Theft: Reducing Risk with New Accounts</i> .....	76
<i>IRAs: Building Your Knowledge</i> .....	76
<i>Money Laundering Awareness</i> .....	77
<i>Mortgage Loan Compliance</i> .....	77
<i>Understanding OFAC</i> .....	77
<i>Opening Deposit Accounts: Rules for Compliance I</i> .....	77
<i>Opening Deposit Accounts: Rules for Compliance II</i> .....	77
<i>Privacy: Protect Your Institution</i> .....	78
<i>Professional Phone Skills #1</i> .....	78
<i>Professional Phone Skills #2</i> .....	78
<i>Reg CC: Funds Availability Simplified</i> .....	78
<i>Reg E Made Easy: The Electronic Funds Transfer Act</i> .....	78
<i>Regulation Z: Truth in Lending Act</i> .....	78
<i>SAR: Be On Guard</i> .....	79
<i>Security: Experts Speak Out</i> .....	79
<i>Security: Focus on Fraud</i> .....	79
<i>Security: Protecting Your Financial Institution</i> .....	79
<i>Selling: The Art of Friendly Persuasion</i> .....	79
<i>Service! Solutions! Satisfaction!</i> .....	79
<i>Sexual Harassment: Crossing the Line</i> .....	80
<i>Sexual Harassment: Take Action</i> .....	80
<i>Teller Sales: Identifying Needs &amp; Making Recommendations</i> .....	80
<i>Teller Sales: Handling Objections &amp; Asking for Action</i> .....	80
<i>Teller Sales: Setting the Stage for Selling</i> .....	80
<i>Teller Sales: Teller Referrals</i> .....	80
<i>Teller Service: Communicating During Transactions</i> .....	81
<i>Teller Service: Handling Difficult Customers</i> .....	81
<i>Teller Service: Making a Good First Impression</i> .....	81
<i>Teller Success: Customer Priority</i> .....	81
<i>Teller Success: Money Handling</i> .....	81

Teller Success: Negotiable Instruments..... 81

### **ONLINE VIDEO LEARNING SERIES (CONTINUED)**

Teller Success: Security..... 81

Tellers: Compliance Training Basics..... 82

Tellers: Cross-Selling Simplified..... 82

Tellers: Exceptional Service in Action..... 82

Tellers: Public Relations Experts..... 82

The Service Mentality..... 82

TISA: Meeting the Customer Needs..... 82

USA PATRIOT Act: The Financial Frontlines..... 83

Workplace Violence: Employee Protection..... 83

### **WATCH & LEARN DVD COLLECTION**

#### *Regulatory Compliance Series*

BSA: Because It Matters..... 85

BSA: Comprehensive Compliance Training..... 85

BSA: Money Laundering Prevention..... 85

Check 21: Understanding the Act..... 85

Check Fraud: Con Artists At Work..... 85

Consumer Credit Protection Laws..... 86

CRA: An Introduction..... 86

CTR: How To Complete..... 86

Electronic Transfer Account: An Introduction..... 86

Embezzlement: The Inside Story..... 86

Fair Debt Collection Practices Act: An Introduction..... 87

Fair Lending Compliance: Understanding Equal Treatment..... 87

Fair Lending: Personal Bias Aside..... 87

FDIC: Rules For Today..... 87

Fraud: Preventing Elder Financial Abuse..... 87

Holdup II: Play This One For Safety..... 87

Identity Theft: Outsmarting The Crooks..... 88

Identity Theft: Reducing Risks With New Accounts..... 88

Money Laundering Awareness..... 88

Mortgage Loan Compliance..... 88

Opening Deposit Accounts: Rules for Compliance I..... 88

Opening Deposit Accounts: Rules for Compliance II..... 89

Privacy: Protect Your Institution..... 89

## WATCH & LEARN DVD COLLECTION (CONTINUED)

### Regulatory Compliance Series (Continued)

Reg CC: Funds Availability Simplified .....	89
Reg E Made Easy: The Electronic Funds Transfer Act.....	89
Regulation Z: Truth In Lending Act.....	89
Security: Experts Speak Out.....	89
Security: Focus On Fraud .....	90
Security: Protecting Your Financial Institution .....	90
Sexual Harassment: Crossing The Line.....	90
Sexual Harassment: Take Action.....	90
Teller Success: Security.....	90
Tellers: Compliance Training Basics.....	90
TISA: Meeting Customer Needs .....	91
Understanding OFAC.....	91
USA Patriot Act: The Financial Frontlines.....	91

### Security and Fraud Series

Check Fraud: Con Artists At Work.....	92
Embezzlement: The Inside Story.....	92
Fraud: Preventing Elder Financial Abuse .....	92
Holdup II: Play This One For Safety .....	92
Identity Theft: Outsmarting The Crooks.....	92
Identity Theft: Reducing Risks With New Accounts .....	92
Security: Experts Speak Out.....	93
Security: Focus On Fraud .....	93
Security: Protecting Your Financial Institution .....	93
Workplace Violence: Employee Protection .....	93

### Front-Line Series

Bank Of Knowledge: The New Employee Challenge .....	94
Banking: Getting Started.....	94
Basic Telephone Skills.....	94
Call Centers: Putting Your Best Voice Forward.....	94
Constant Change: The Inevitable Opportunity.....	94
Customer Service: What's The Point?.....	94
Five Forbidden Phrases .....	95

**WATCH & LEARN DVD COLLECTION (CONTINUED)***Front-Line Series (Continued)*

<i>IRAs: Building Your Knowledge</i> .....	95
<i>Professional Phone Skills #1</i> .....	95
<i>Professional Phone Skills #2</i> .....	95
<i>Selling: The Art of Friendly Persuasion</i> .....	95
<i>Service! Solutions! Satisfaction!</i> .....	95
<i>Teller Sales: Handling Objections &amp; Asking For Action</i> .....	96
<i>Teller Sales: Identify Needs &amp; Make Recommendations</i> .....	96
<i>Teller Sales: Setting The Stage For Selling</i> .....	96
<i>Teller Sales: Teller Referrals</i> .....	96
<i>Teller Service: Communicating During Transactions</i> .....	96
<i>Teller Service: Handling Difficult Customers</i> .....	96
<i>Teller Service: Making A Good First Impression</i> .....	97
<i>Teller Success: Customer Priority</i> .....	97
<i>Teller Success: Money Handling</i> .....	97
<i>Teller Success: Negotiable Instrument</i> .....	97
<i>Tellers: Cross-Selling Simplified</i> .....	97
<i>Tellers: Exceptional Service In Action</i> .....	97
<i>Tellers: Public Relations Experts</i> .....	97
<i>The Service Mentality</i> .....	98
<i>Workplace Violence: Employee Protection</i> .....	98

*Quick Start Series*

<i>Banking: Getting Started</i> .....	99
<i>BSA: Comprehensive Compliance Training</i> .....	99
<i>CRA: An Introduction</i> .....	99
<i>CTR: How To Complete</i> .....	99
<i>Fair Lending Compliance: Understanding Equal Treatment</i> .....	99
<i>Holdup II: Play This One For Safety</i> .....	99
<i>Identity Theft: Reducing Risks With New Accounts</i> .....	100
<i>Money Laundering Awareness</i> .....	100
<i>Opening Deposit Accounts: Rules for Compliance I</i> .....	100
<i>Opening Deposit Accounts: Rules for Compliance II</i> .....	100
<i>Privacy: Protect Your Institution</i> .....	101
<i>Reg CC: Funds Availability Simplified</i> .....	101
<i>Security: Experts Speak Out</i> .....	101

**WATCH & LEARN DVD COLLECTION (CONTINUED)***Quick Start Series (Continued)*

<i>Security: Protecting Your Financial Institution.....</i>	<i>101</i>
<i>Selling: The Art Of Friendly Persuasion.....</i>	<i>102</i>
<i>Sexual Harassment: Crossing The Line.....</i>	<i>102</i>
<i>Tellers: Compliance Training Basics.....</i>	<i>102</i>
<i>Tellers: Exceptional Service in Action.....</i>	<i>102</i>
<i>USA Patriot Act: The Financial Frontlines.....</i>	<i>102</i>



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