

BAI Credit Union Series

Consumer Lending Curriculum Map

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

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

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

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Bank Bribery Act	<p>Knowing limitation of what to accept from members</p> <p>Knowledge of prohibition of accepting gifts in return for business preferences</p>	20202LENC - Ethics: Policy and Personal Judgment for Lenders
Bank Secrecy Act (BSA)	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205LENC - SAR: Lender Awareness
	Dealing with members who may potentially be Politically Exposed Persons (PEPs)	20087C - USA PATRIOT Act
	Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity	20206C - BSA and AML: An Overview
	Dealing with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	
	Collecting and verifying information according to MIP (USA Patriot Act)	20107C - MIP: Identity Verification and Compliance
	Knowing identification requirements for the elderly	20003C - BSA: How to Comply
Credit Union Security Procedures	Knowing and understanding credit union's security procedures and robbery response program	20322 - Robbery Training
Electronic Funds Transfers (Reg. E)	Knowledge of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	20014C - Reg E: Handling Errors and Complaints

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Equal Credit Opportunity Act (ECOA/ Reg. B)	Treating members fairly and equally Cannot discriminate on a prohibited basis in any aspect of a credit transaction Not discouraging applications on a prohibited basis Requiring applications: format; written applications are not always required Handling distressed borrowers and past-due loans Analyzing inherent and residual risk of all members, products, and geographies for fair lending risk Unfairly treating members differently when discussing loan products or referrals Evaluating application utilizing any information that the applicant provides	20072C - Fair Lending: Basic Topics and Terms
	Providing applicant with a copy of appraisal report used in evaluation of certain applications Furnishing credit information to credit bureaus when dealing with accounts held by spouses Retaining proper records for ECOA compliance	20030C - Regulation B: Credit and Loan Handling
	Providing loans in the name of one or both applicants	20028C - Reg B: Prescreening, Cosigners and Disparate Treatment
	Providing denial notices when application is turned down	20029C - Regulation B: Notification Requirements
	Recording government monitoring information (GMI) on written application forms	20027C - Reg B: Nine Prohibited Discrimination Factors
	Placing the applicant into the 'right' loan; what products should be available	20109C - Predatory Lending Awareness

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

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Fair Debt Collection Practices Act (FDCPA)	When the credit union is considered a debt collector, or falls under an exemption Dealing with collection efforts and speaking with delinquent borrowers	20117C - Fair Debt Collection Practices Act
Fair Housing Act (FHA)	Cannot discriminate on a prohibited basis in any aspect of a housing-related transaction Including the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products	20072C - Fair Lending: Basic Topics and Terms
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located Whether an institution must report under HMDA or not Requesting the proper information from the applicant(s) for proper application types	20038C - HMDA: Fundamentals and Beyond
Information Security	Knowing how to protect company assets - physical and information	20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
IRS Reporting Requirements	Answer basic questions on 1098s	20319 - Servicing Consumer Loans
OFAC Regulations	Dealing with members that may be on SDN list or from restricted countries; knowing when to check the list Blocking or rejection requirements Knowing a general or specific license	20031C - Understanding OFAC

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

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

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

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