

BAI Credit Union Series

Personal Banker/New Accounts Curriculum Map

Recommended Courses – Summary View	
20003C - BSA: How to Comply	20087C - USA PATRIOT Act
20013C - Reg E: Key Disclosures and Liability	20107C - CIP: Identity Verification and Compliance
20014C - Reg E: Handling Errors and Complaints	20110C - Robbery: Before During and After
20019C - Reg CC: An Overview	20114C - Reg D: Reserve Requirements
20020C - Reg CC: How to Comply	20116C - The FACT Act: Rules and Implications
20031C - Understanding OFAC	20121C - Check 21: Purpose of the Act
20033C - Privacy Compliance: Protecting Consumer Financial Information	20202TELC - Ethics: Policy and Personal Judgment for Tellers
20047C - TISA: An Overview	20205TELC - SAR: Tellers on the Alert
20048C - TISA: Disclosure Requirements	20206C - BSA and AML: An Overview
20049C - TISA: Calculating Interest	20301C - Understanding Privacy: The Essentials
20053C - New Account Orientation: Regulatory Signage	20319 - Servicing Consumer Loans
20054C - New Account Orientation: Regs and Disclosures	20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20056C - FCRA: Credit Reporting Regulations	20336C - Reg E: EFT and Overdraft Compliance
20066C - Credit Union Security: An Overview	20338C - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act
20075C - NCUA Insurance: Protecting Members' Shares	

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 Personal Bankers/New Accounts personnel 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)
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	20053C - New Account Orientation: Regulatory Signage
Reserve Requirement (Reg. D)	Understanding differences in transaction limitations for share savings and money market accounts vs. transaction accounts Knowing minimum early withdrawal penalties for share certificates	20114C - Reg D: Reserve Requirements
Electronic Funds Transfers (Reg. E)	Handling opt-ins (and revocations of opt-ins) for overdraft fees Knowledge of what constitutes an EFT under Reg E and what types of transactions are exempt from requirements Dealing with accounts with EFT capabilities	20336C - Reg E: EFT and Overdraft Compliance
	Content of error resolution notice; delivery requirements	20054C - New Account Orientation: Regs and Disclosures
	Providing disclosures when opening account with EFT capability or providing new access device Issuing ATM or debit cards or replacing existing ones Dealing with disputed transactions, including understanding authorized vs. unauthorized transactions Timing and content of disclosures Requirements of whether receipts must be provided, as well as statement requirements Preauthorized debit vs. credit rules	20013C - Reg E: Key Disclosures and Liability
	Dealing with disputed transactions alleged by members	20014C - Reg E: Handling Errors and Complaints

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Credit Union Security Procedures	Knowing and understanding credit union's security procedures and robbery response program	20110C - Robbery: Before During and After
	Requirement of annual security training	20066C - Credit Union Security: An Overview
Information Security	Knowing how to protect company assets - physical and information	20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
Privacy of Consumer Financial Information	Dealing with consumers vs. members of the credit union	20033C - Privacy Compliance: Protecting Consumer Financial Information
	Format of privacy notice to be disclosed to consumers Timing of initial notice Provision of initial and annual privacy notice disclosure Explaining disclosure to consumers and members Receiving and processing opt-out decisions for personal financial information Timing requirements; opt out rules Information covered by the regulation cannot be shared with third parties (outside affiliates) What information can be shared and not shared Not providing personal information to a non-affiliated third party	20301C - Understanding Privacy: The Essentials

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Fair Credit Reporting Act (FCRA)	Pulling consumer reports, including bad check reports Resolving disputes based on information credit union is reporting to a consumer reporting agency Receiving and processing opt-out decisions for consumer information	20056 - FCRA: Credit Reporting Regulations
	Observing red flag guideline events Member requesting address change and new card (debit or credit) What to do when member provides medical information How to treat address discrepancies and outdated information Dealing with differences in identifying information on consumer report and what member presents	20116C - The FACT Act: Rules and Implications
Funds Availability (Reg. CC)	Dealing with deposits of checks and other noncash items	20019C - Reg CC: An Overview
	Knowing check hold policies	20020C - Reg CC: How to Comply
	When interest must be paid on interest-bearing accounts Provision of initial disclosure Posting funds availability notice on other disclosures throughout credit union	20054C - New Account Orientation: Regs and Disclosures
	Understand Check 21 impact on electronic check presentment	20121C - Check 21: Purpose of the Act

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Truth in Savings (Part 707)	Dealing with consumer-purpose deposit accounts Generalized disclosure rules Providing disclosures Providing change in terms notices, share certificate notices Requirement and content of periodic statements	20047C - Truth in Savings: An Overview
	How interest may be paid	20049C - Truth in Savings: Calculating Interest
	How overdraft plans must be disclosed	20048C - Truth in Savings: Disclosure Requirements
Unlawful Internet Gambling (Reg. GG)	Dealing with members that may be dealing with unlawful internet gambling operations	20338C - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act
NCUA Insurance	Knowing coverage amounts and categories Basic account types and meanings Knowing basic trust information Knowing insurance coverage of IRA and other retirement accounts Noninterest-bearing transaction accounts have unlimited deposit insurance coverage until 12/31/12	20075C - NCUA: Protecting Members' Shares
IRS Reporting Requirements	Understand reporting requirements of 1099s and 1098s	20319 - Servicing Consumer Loans

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Bank Secrecy Act (BSA)	Collecting and verifying information according to MIP (USA Patriot Act) Understand that all institutions must have a Member Identification Program (MIP)	20107C - MIP: Identity Verification and Compliance
	Being aware of reportable transactions and completing the Currency Transaction Report (CTR)	20003C - BSA: How to Comply
	Awareness of requirement when member has an interest in foreign account(s)	20205OPSC - SAR: Essentials for Operations
	Dealing with members who potentially be Politically Exposed Persons (PEPs)	20087C - USA PATRIOT Act
	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205TELC - SAR: Tellers on the Alert
	Record information during funds transfers (such as wires) Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity Understand that all institutions must have a BSA/AML program Applying exemptions to proper members Dealing with entities Money Services Businesses (MSBs) Dealing with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	20206C - BSA and AML: An Overview
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
Bank Bribery Act	Knowing limitation of what to accept from members Knowledge of prohibition of accepting gifts in return for business preferences	20202TELC - Ethics: Policy and Personal Judgment for Tellers

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