

BAI Credit Union Series

Operations Personnel Curriculum Map

Recommended Courses – Summary View	
20003C - BSA: How to Comply	20114C - Reg D: Reserve Requirements
20013C - Reg E: Key Disclosures and Liability	20116C - The FACT Act: Rules and Implications
20014C - Reg E: Handling Errors and Complaints	20121C - Check 21: Purpose of the Act
20019C - Reg CC: An Overview	20205OPSC - SAR: Essentials for Operations
20020C - Reg CC: How to Comply	20206C - BSA and AML: An Overview
20022C - Reg CC: Member Disclosures	20215C - Reg AA: The Credit Practices Rule
20031C - Understanding OFAC	20216 - Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
20047C - Truth in Savings: An Overview	20222 - Regulation S: Reimbursement for Providing Financial Records
20048C - Truth in Savings: Disclosure Requirements	20301C - Understanding Privacy: The Essentials
20049C - Truth in Savings: Calculating Interest	20319C - Servicing Consumer Loans
20056C - FCRA: Credit Reporting Regulations	20322C - Robbery Training
20066C - Credit Union Security : An Overview	20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20075C - NCUA Insurance: Protecting Members' Shares	20336C - Reg E: EFT and Overdraft Compliance
20087C - USA PATRIOT Act	20338C - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act
20107C - MIP: Identity Verification and Compliance	

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 Operations 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)
Reserve Requirement (Reg. D)	Understanding differences in transaction limitations for 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 Dealing with accounts with EFT capabilities Issuing ATM or debit cards or replacing existing ones	20336C - Reg E: EFT and Overdraft Compliance
	Dealing with disputed transactions, including understanding authorized vs. unauthorized transactions Dealing with disputed transactions alleged by members	20014C - Reg E: Handling Errors and Complaints
	Providing disclosures when opening account with EFT capability or providing new access device Requirements of whether receipts must be provided, as well as statement requirements Handling inquiries regarding services or access devices not by the credit union (such as ACH or decoupled debit cards)	20013C - Reg E: Key Disclosures and Liability
Credit Union Security Procedures	Knowing and understanding credit union's security procedures and robbery response program	20322 - Robbery Training
	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

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Collection of Checks and Other Items by Federal Reserve Banks (Reg. J)	<ul style="list-style-type: none"> Understanding scope of the rule Presentation protocols Settlement protocols How to handle returned items What to do if an item is returned unpaid 	20216 - Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
Privacy of Consumer Financial Information	<ul style="list-style-type: none"> Dealing with consumers vs. members of the credit union Provision annual privacy notice disclosure Receiving and processing opt-out decisions for personal financial information 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
Reimbursement for Providing Financial Records (Reg. S)	<ul style="list-style-type: none"> Collection of fees for producing documentation under certain circumstances 	20222 - Regulation S: Reimbursement for Providing Financial Records
Fair Credit Reporting Act (FCRA)	<ul style="list-style-type: none"> Receiving and processing opt-out decisions for consumer information Duties and responsibilities of reporting only accurate information to a consumer reporting agency (including bad check service) Pulling consumer reports, including bad check reports Resolving disputes based on information credit union is reporting to a consumer reporting agency 	20056C - FCRA: Credit Reporting Regulations

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Fair Credit Reporting Act (FCRA)	Observing red flag guideline events	20116C - The FACT Act: Rules and Implications
	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	
Funds Availability (Reg. CC)	Understand how check collection process works	20019C - Reg CC: An Overview
	When interest must be paid on interest-bearing accounts	20020C - Reg CC: How to Comply
	Dealing with deposits of checks and other noncash items	
	Knowing check hold policies	20022C - Reg CC: Member Disclosures
	Posting funds availability notice on other disclosures throughout credit union	20121C - Check 21: Purpose of the Act
Truth in Savings (Part 707)	Dealing with consumer-purpose deposit accounts	20047C - Truth in Savings: An Overview
	Providing disclosures	20048C - Truth in Savings: Disclosure Requirements
	Providing change in terms notices, share certificate notices	
	Requirement and content of periodic statements	20049C - Truth in Savings:
How interest may be paid		

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Regulation	Job-Specific Task(s)	Recommended Course(s)
		Calculating Interest
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 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
Bank Secrecy Act (BSA)	Collecting and verifying information according to MIP (USA Patriot Act)	20107C - MIP: Identity Verification and Compliance
	Understand that all institutions must have a Member Identification Program (MIP)	
	Being aware of reportable transactions and completing the Currency Transaction Report (CTR)	20003C - BSA: How to Comply
	Dealing with members who potentially be Politically Exposed Persons (PEPs)	20087C - USA PATRIOT Act
	Awareness of requirement when member has an interest in foreign account(s)	
	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205OPSC - SAR: Essentials for Operations

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	<p>Understand that all institutions must have a BSA/AML program</p> <p>Applying exemptions to proper members</p> <p>Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity</p> <p>Dealing with entities Money Services Businesses (MSBs)</p> <p>Record information during funds transfers (such as wires)</p> <p>Dealing with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p> <p>Taking deposits that may be pouch activities</p>	20206C - BSA and AML: An Overview
OFAC Regulations	<p>Dealing with members that may be on SDN list or from restricted countries; knowing when to check the list</p> <p>Blocking or rejection requirements</p> <p>Knowing a general or specific license</p>	20031C - Understanding OFAC
Unfair or Deceptive Acts or Practices (UDAP)	Ensuring that all account terms and practices are disclosed fairly and accurately	20215C - Reg AA: The Credit Practices Rule