

BAI Credit Union Series Teller Curriculum Map

Recommended Courses
20013C - Reg E: Key Disclosures and Liability
20014C - Reg E: Handling Errors and Complaints
20023C - Teller Orientation: Regulatory Signage
20024C - Teller Orientation: Regs and Disclosures
20025C - Teller Orientation: Regs and Liability Prevention
20026C - Reg B: An Overview
20031C - Understanding OFAC
20033C - Privacy Compliance: Protecting Consumer Financial Information
20072C - Fair Lending: Basic Topics and Terms
20075C - NCUA Insurance: Protecting Members' Shares
20080C - Credit Cards: Regulations and Liabilities
20081C - Credit Cards: Disclosure Requirements
20084C - Servicemember's Civil Relief Act: The Basics
20110C - Robbery: Before, During and After
20114C - Reg D: Reserve Requirements
20116C - The FACT Act: Rules and Implications
20202TELC - Ethics: Policy and Personal Judgment for Tellers
20204TELC - BSA: Transaction Procedures for Tellers
20205TELC - SAR: Tellers on the Alert
20206C - BSA and AML: An Overview
20327C - Information Security: Preventing Identity Theft
20328C - Identity Theft "Red Flags": Duties of Financial
20329C - RML: Complying with the Real Estate Settlement Procedures Act
20336C - Reg E: EFT and Overdraft Compliance
20338C - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act

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 Tellers 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)
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treating members fairly and equally	20026C - Reg B: An Overview
	Unfairly treating members differently when discussing loan products or referrals	20072C - Fair Lending: Basic Topics and Terms
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	20023C - Teller Orientation: Regulatory Signage
Reserve Requirement (Reg. D)	Knowing transaction limitations for share savings and money market accounts Knowing minimum early withdrawal penalties for share certificates	20114C - Reg D: Reserve Requirements
Electronic Funds Transfers (Reg. E)	Dealing with accounts with EFT capabilities Providing disclosures when opening account with EFT capability or providing new access device	20013C - Reg E: Key Disclosures and Liability
	Issuing ATM or debit cards or replacing existing ones	20336C - Reg E: EFT and Overdraft Compliance
	Dealing with disputed transactions alleged by members	20014C - Reg E: Handling Errors and Complaints
	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	20110C - Robbery: Before, During and After

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Information Security	Knowing how to protect company assets - physical and information	20327C - Information Security: Preventing Identity Theft
Privacy of Consumer Financial Information	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 Not providing personal information to an non-affiliated third party	20033C - Privacy Compliance: Protecting Consumer Financial Information
Fair Credit Reporting Act (FCRA)	Pulling consumer reports, including bad check reports Resolving disputes based on information credit union is reporting to the bureau	20025C - Teller Orientation: Regs and Liability Prevention
	Observing red flag guideline events Member requesting address change and new card (debit or credit)	20238C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
	Receiving and processing opt-out decisions for consumer information What to do when member provides medical information	20116C - The FACT Act: Rules and Implications

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Truth in Lending (Reg. Z)	<p>Receiving credit card applications and/or responding to solicitations for such plans</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</p> <p>Responding to member's claim of unauthorized charge on credit card statement</p>	20080C - Credit Cards: Regulations and Liabilities
	<p>Answering questions regarding consumer loan products - rates quoted as APRs</p>	20081C - Credit Cards: Disclosure Requirements
Funds Availability (Reg. CC)	<p>Dealing with deposits of checks and other noncash items</p> <p>Knowing check hold policies; informing members of availability date</p> <p>Providing Funds Availability policy</p>	20024C - Teller Orientation: Regs and Disclosures
Truth in Savings (Part 707)	<p>Dealing with consumer-purpose deposit accounts</p> <p>Providing disclosures</p> <p>Answering questions on APYs, account terms</p>	20024C - Teller Orientation: Regs and Disclosures
Unlawful Internet Gambling (Reg. GG)	<p>Dealing with members that may be dealing with unlawful internet gambling operations</p>	20338C - Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act

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NCUA Insurance	<p>Knowing coverage amounts and categories; answering questions on coverage</p> <p>Knowledge of requirements of official NCUA sign</p>	20023C - Teller Orientation: Regulatory Signage
	<p>Answering questions on insurance coverage of accounts in one name</p> <p>Answering questions about structuring joint accounts and insurance coverage</p> <p>Knowing basic trust information or referral to proper personnel</p> <p>Answering inquiries on insurance coverage of IRA and other retirement accounts</p>	20075C - NCUA Insurance: Protecting Members' Shares
RESPA	Receiving and processing loan payments, including escrow portion	20329C - RML: Complying with the Real Estate Settlement Procedures Act
Bank Secrecy Act (BSA)	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205TELC - SAR: Tellers on the Alert
	Being aware of reportable transactions and completing the Currency Transaction Report (CTR)	20204TELC - BSA: Transaction Procedures for Tellers

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	Dealing with entities Money Services Businesses (MSBs) Applying exemptions to proper members Recording information on the Monetary Instrument Record Record information during funds transfers (such as wires) Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity Collecting and verifying information according to MIP (USA Patriot Act) Dealing with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs Taking deposits that may be pouch activities Knowing identification requirements for the elderly	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	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
Servicemember Civil Relief Act (SCRA)	How to deal with a borrower who claims active-duty status	20084C - Servicemember's Civil Relief Act: The Basics