



PROFESSIONAL DEVELOPMENT PROGRAMS FOR BANKS  
knowledge. empowerment. results.

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 support and service 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 also offers a comprehensive suite of programs to allow your organization to design a focused and high-impact professional development program. You’ll start with our 52-course core program, Compliance Essentials, to which you may add one of our seven other comprehensive programs based your organization’s needs.

Our program suite 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

We also offer three additional a-la-carte options you may add to your base package:

- BAI Sales Performance System
- 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. With our Learning Management Services we can help to meet your unique training challenges through developing a program specific for your institution. 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 (ext. 244) or email [Customer Care Department](#).

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## LEGEND

Course Number	<b>1319</b>	
Course Title	<b>Opening Deposit Accounts: Rules for Compliance II</b>	
Course Length	<i>30 minutes</i>	
Supplemental Materials	<i>Comprehension test</i>	Corresponding Video*
Course Description	Are you prepared to complete legal deposit transactions? This course covers six topics affecting deposit accounts and transactions: Regulation CC, Regulation E, Regulation D, The Truth in Savings Act (TISA), Privacy of Consumer Financial Information (Regulation P) and the regulatory signs or notices your institution is required to display.	

\* Sold separately

**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."

# ESSENTIALS OF COMPLIANCE

## **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 a 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.

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**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 (BSA)***60 minutes**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**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**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**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**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**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**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**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**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**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**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.

## 20005 BSA: Wire Transfers and Recordkeeping Requirements

30 minutes

*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

*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

*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 FACT Act: Today

30 minutes

*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.

**20074****FDIC: An Overview***30 minutes**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**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**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.

**20037****Identity Theft: Minimizing the Risk***60 minutes**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 for Financial Institutions and Creditors***60 minutes**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**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

### 20033 Privacy Compliance: Protecting Consumer Financial Information

120 minutes

*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

*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

*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 Regulation CC: An Overview

30 minutes

*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 Regulation CC: An Overview of Check Fraud Prevention

60 minutes

*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****Regulation CC: Check Kiting**

60 minutes

*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****Regulation CC:  
Customer Disclosures**

60 minutes

*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****Regulation CC: Exceptions and  
the \$100 Rule**

60 minutes

*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 \$100 Rule applies and recognize deposit items that are exceptions to normal availability requirements.

**20020****Regulation CC: How to Comply**

90 minutes

*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****Regulation CC:  
New Account Security**

60 minutes

*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****Regulation E: Handling Errors  
and Complaints**

30 minutes

*Comprehension test*

Learn the correct way to handle Regulation E errors and complaints. This program covers what an electronic funds transfer error is, the procedures to follow when investigating and resolving errors, how the rules differ for new accounts, foreign or point-of-sale accounts, and much more.

## 20015 Regulation E: How to Comply

30 minutes

*Comprehension test*

Protect your institution and your employees. This interactive program covers the consequences of violating Regulation E and offers suggestions for improving compliance.

## 20013 Regulation E: Key Elements

60 minutes

*Comprehension test*

Find out the difference between an authorized and unauthorized transfer, what disclosures are necessary, the difference between institution and customer liability when dealing with electronic funds transfers, and what pre-authorized transfers are and how Regulation E handles them.

## 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

*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

*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

*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 examples 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

*Comprehension test*

This course provides frontline employees with examples 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

*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.

**20205LEN****SAR: Lender Awareness**

30 minutes

*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.

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

30 minutes

*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.

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

30 minutes

*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 the Office of Foreign Assets Control (OFAC)

30 minutes

*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

*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

*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

*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.

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## 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 regulatory-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

45 minutes

*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

*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 (CRA)

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 and discusses regulatory issues and terminology (such as "redlining" and "assessment area") surrounding CRA.

## 20302 Consumer Lending Basics

120 minutes

### *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

90 minutes

### *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

### *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 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.

## 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

*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: How to Comply

90 minutes

*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. Examples demonstrate how to treat customers applying for loans.

## 20072 Fair Lending: What Is It All About?

90 minutes

*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 Fair Credit Reporting Act (FCRA): An Overview

30 minutes

*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

*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

*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

*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

*Comprehension test*

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

## 20215 Regulation 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 Regulation B: An Overview

30 minutes

*Comprehension test*

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

### 20030 Regulation B: Credit and Loan Handling

60 minutes

*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 Regulation B: Nine Prohibited Discrimination Factors

90 minutes

*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 Regulation B: Notification Requirements

30 minutes

*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 Regulation B: Prescreening, Cosigners and Disparate Treatment

60 minutes

*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 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.

### 20221 Regulation 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.



**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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# 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.

CALL US TODAY AT (800) 264-7600 (ext.244)

## 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

*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.







































































































































