

# ABA Online Training

COURSELISTING

AS OF OCTOBER 2022



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## Business Banking and Commercial Lending - Certificates

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### ABA Certificate in Business and Commercial Lending

The ABA Certificate in Business and Commercial Lending explores what to look for when analyzing business and personal financial statements and tax returns. The certificate includes three new courses— CRE Cash Flow and Cap Rates, Treasury Management and Effective Commercial Loan Write-Ups—as well as critical new topics on CRE, fraud, BSA/AML and asset-based lending.

After completing this comprehensive series, you will have an in-depth understanding of business sectors, legal structures and why businesses borrow, and be ready to bring in new, qualified business to the bank. Pre and post-tests allow seasoned lenders to test out.

#### Option 1: Self-Paced

You must complete the following courses.

- Understanding Business Borrowers (5 courses)
- Analyzing Business Financial Statements and Tax Return (6 courses)
- Analyzing Personal Financial Statements and Tax Return (4 courses)
- Qualitative Analysis and Determining a Credit Risk Rating (4 courses)
- Loan Structuring, Documentation, Pricing and Problem Loans (5 courses)
- Effective Commercial Loan Write-ups
- Treasury Management

*Member: \$1,295. Non-Member: \$1,595. Length: 33 hours.*

#### Option 2: Facilitated

You may also earn this certificate by completing two facilitated courses:

- Analyzing Financial Statements (16 weeks)
- Commercial Lending (12 weeks)

*Member: \$1,295. Non-Member: \$1,595. Length: 28 weeks.*

### ABA Small Business Banker Certificate

Develop the key skills for building trusted relationships with business customers and grow your book of business. Discover tactics to better engage customers by understanding their needs and being able to offer appropriate solutions. Master best practices for executing sales calls, handling objections, and delivering on-going service. By completing the ABA Small Business Banker Certificate curriculum, you will strengthen your knowledge of relationship-centric sales approaches. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately. Courses Include:

- Fundamentals of Small Business Banking Suite (two courses)
- Small Business Borrowing Suite (two courses, two exercises + two toolkits)
- Relationship Sales for Small Business Clients Suite (three courses, two exercises + one toolkit)
- Small Business Products Suite (three courses, one exercise + one toolkit)
- Growing Small Business Relationships Suite (two courses, one exercise + one toolkit)
- Sales Planning Suite (three courses, one exercise + one toolkit)
- Introduction to Analyzing Financial Statements
- Personal Tax Return Analysis

*Member: \$495. Non-Member: \$695. Length: 11 hours.*

## Business Banking & Commercial Lending – Self-Paced Courses

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### Analyzing Business Financial Statements and Tax Returns

These seven courses explore how to analyze and interpret business financial statements and tax returns, including cash flow statements. Courses also cover the components of CRE cash flow and the drivers of cap rates. Courses include:

- Income Statement Analysis
- Balance Sheet Analysis
- Ratio Analysis
- Cash Flow Analysis
- The UCA Model
- Cash Budgets and Pro Forma Statements
- CRE Cash Flow and Cap Rates

*Member: \$275. Non-Member: \$375. Length: 7 hours.*

### Analyzing Personal Financial Statements and Tax Returns

These four courses highlight personal financial statements and tax returns, the analysis of key ratios and adjusted net worth, and the importance of combining business and personal cash flow into a global analysis. Courses include:

- Types of Personal Financial Statements
- Key Ratios and Adjusted Net Worth
- Personal Tax Returns and Cash Flow
- Combining Business and Personal Cash flow into Global Cash Flow

*Member: \$275. Non-Member: \$375. Length: 6 hours.*

### Effective Commercial Loan Write-Ups

This course provides the necessary tools to effectively prepare and complete a commercial loan write-up that ensures loans are accurately represented and appropriately evaluated.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

### Fundamentals of Small Business Banking Suite

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately.

- Small Business Basics
- Small Business Operating and Life Cycle

*Member: \$95. Non-Member: \$130. Length: 45 minutes.*

## Growing Small Business Relationships Suite

This suite of two courses, one exercise, and one toolkit focuses on growing relationships with your small business clients. Build solid partnerships with your clients by monitoring business and financial information, and conducting site visits. An interactive practice opportunity and additional reference materials assist with retention and on-the-job application. Only available as a suite.

- Monitoring Small Business Relationships
- Conducting Site Visits
- Growing Small Business Relationships – Apply What You’ve Learned
- Growing Small Business Relationships – Learner Toolkit

*Member: \$95. Non-Member: \$130. Length: 12 minutes.*

## Introduction to Analyzing Financial Statements

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

*Member: \$95. Non-Member: \$130. Length: 3 hours, 15 minutes.*

## Loan Structuring, Documentation, Pricing and Problem Loans Suite

These five courses cover loan structuring, asset-based lending and documentation issues within quantitative and qualitative risk analysis. An overview of documents, the causes of problem loans and the complexities of CRE loans are covered. Online available as a suite.

- Commercial Loan Structuring
- Identifying Viable Secondary and Tertiary Sources of Repayment
- Key Documents, Loan Agreements and Covenants
- Loan Pricing and Negotiation
- Problem Loans

*Member: \$275. Non-Member: \$375. Length: 7 hours, 30 minutes.*

## Personal Tax Return Analysis

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.. Courses include:

- Describe what constitutes a complete tax return and how to identify signs of fraud
- Identify income trends and nonrecurring situations used in analysis
- Describe the areas on tax returns that can be used to identify cross-sell opportunities
- Analyze wage and tip income including the noncash and pre-tax benefits associated with the source of income
- Analyze taxable and nontaxable interest and dividend income
- Describe and calculate the source of income information on Schedule C
- Explain and calculate capital gains and losses
- Differentiate the areas on Schedule E and calculate rental income
- Understanding Sub Chapter S and LLC cash flows and K-1 forms
- Calculate limited partnership income

*Member: \$95. Non-Member: \$130. Length: 6 hours.*



## Qualitative Analysis and Determining a Credit Risk Rating

These four courses cover qualitative analysis and how to assess industry, market and management risks. Learn the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating, as well as risk-related aspects behind BSA-AML regulations. Courses include:

- The Commercial Lending Process and Initial Business Development Calls
- Credit Investigation and Assessing Industry, Market and Management Risk
- Loan Policies and Procedure, Including Credit Risk Rating
- Loan Packages and Credit Writ-Ups

*Member: \$275. Non-Member: \$375. Length: 6 hours.*

## Relationship Sales for Small Business Clients Suite

This suite of three courses, two exercises, and one toolkit develops critical skills for retaining customers and meeting business goals. Gain a solid understanding of ways to meet small business clients' needs through consultative or needs-based selling. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.

- Consultative Selling for Small Business Clients
- Relationship Sales for Small Business Clients – Apply What You've Learned
- Generating Leads
- Preparing to Call on Clients
- Sales Planning for Small Business Clients – Apply What You've Learned
- Relationship Sales for Small Business Clients – Learner Toolkit

*Member: \$135. Non-Member: \$180. Length: 25 minutes.*

## Sales Planning Suite

This suite of three courses, one exercise module, and one toolkit\* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately.

- Creating Sales Portfolios
- Managing Client Portfolios
- Planning a Call
- Sales Planning – Apply What You've Learned
- Sales Planning Skills – Learner Toolkit

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Small Business Basics

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Small Business Operating and Life Cycle

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

*Member: \$55. Non-Member: \$75. Length: 25 minutes*

## Small Business Borrowing Suite

This suite of two courses, two exercises and two toolkits explores the unique characteristics of the small business market that make it an attractive source of potential business for your bank. Develop an understanding of the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand small business clients' credit needs. Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately.

- Knowing Your Small Business Clients
- Knowing Your Small Business Clients – Apply What You've Learned
- Communicating Credit Decisions
- Closing the Sale – Apply What You've Learned
- Small Business Borrowing – Learner Toolkit

*Member: \$95. Non-Member: \$130. Length: 21 minutes.*

## Small Business Products Suite

This suite of three courses, one exercise, and one toolkit deepens your product and market knowledge so you can better match products with your clients' needs. Explore the features and benefits of credit products, retirement products, and treasury management products. Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.

- Creating Sales Portfolios
- Managing Client Portfolios
- Planning a Call
- Sales Planning – Apply What You've Learned
- Sales Planning Skills – Learner Toolkit

*Member: \$95. Non-Member: \$130. Length: 20 minutes.*

## Treasury Management

This course examines how treasury management services organize and control business customers' cash assets in order to satisfy the financial objectives of the organization. It explains the important role treasury management products and services play in meeting business customers' financial needs.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Understanding Business Borrowers Suite

These five courses explore how to identify and understand different industries and why they borrow money. You'll learn how to structure and analyze business financial statements, identify fraud and analyze basic financial statement data to understand commercial real estate loan cash flow. Courses include:

- Business Sectors and Operating Cycle
- Why Businesses Borrow
- Business Legal Structures and Life Cycles
- Introduction to Business Financial Statements
- How Business Financial Statements are Constructed (Accounting Refresh)

*Member: \$275. Non-Member: \$375. Length: 6 hours, 30 minutes*

## Business Banking & Commercial Lending – Self-Paced Courses by Risk Management Association

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### The Commercial Real Estate Lending Decision Process Full Curriculum

The Commercial Real Estate Lending Decision Process (Full Curriculum) is a series of 13 interactive, web-based courses that together provide a comprehensive study of commercial real estate (CRE) lending. The series begins with a description of CRE loan types, then progresses through an understanding of the underwriting process, leases, appraisals, loan structures, and related risks.

- CRE Lending Overview
- Risk Areas
- Drivers of Performance
- Underwriting - Basics
- Underwriting - Different Types of Commercial Properties
- Underwriting - Example Calculations
- Appraisals
- Leases
- Environmental Assessments
- Due Diligence and Documentation
- Loan Structure
- Construction Lending
- Homebuilder Lending

*Member: \$749. Non-Member: \$1,359. Length: 19 hours.*

### Commercial Real Estate Lending Decision Process Core Curriculum

The Commercial Real Estate Lending Decision Process (Core Curriculum) is a series of 11 interactive, web-based courses that together provide a comprehensive study of commercial real estate (CRE) lending. The series begins with a description of CRE loan types, then progresses through an understanding of the underwriting process, leases, appraisals, loan structures, and related risks. Does not include the Construction Lending and Homebuilder Lending courses.

- CRE Lending Overview
- Risk Areas
- Drivers of Performance
- Underwriting - Basics
- Underwriting - Different Types of Commercial Properties
- Underwriting - Example Calculations
- Appraisals
- Leases
- Environmental Assessments
- Due Diligence and Documentation
- Loan Structure

*Member: \$699. Non-Member: \$1,259. Length: 14 hours.*

## Commercial Real Estate Lending Decision Process Underwriting Bundle

The Commercial Real Estate Lending Decision Process (Underwriting Bundle) is a series of 3 interactive, web-based courses that examine the components and best practices of CRE underwriting.

- Underwriting - Basics
- Underwriting - Different Types of Commercial Properties
- Underwriting - Example Calculations

*Member: \$299. Non-Member: \$539. Length: 4 hours, 15 minutes.*

## Appraisals

In this course, learners discover why appraisals are a critical component of the CRE underwriting process. This course uses the appraisal to validate the numbers provided by the customer, and to evaluate the ability of a property to generate the income necessary to repay the loan.

*Member: \$199. Non-Member: \$349. Length: 2 hours, 30 minutes.*

## Construction Lending

In this course, learners will explore the types of construction, the additional risks that accompany a construction project, and the process (including documentation differences) of a construction loan.

*Member: \$249. Non-Member: \$449. Length: 3 hours.*

## CRE Lending Overview

In this course, learners examine the similarities and differences between C&I and CRE lending and the various types of loan requests. This course positions learners to match loan needs and loan types and to understand the link between loans and repayment sources.

*Member: \$75. Non-Member: \$135. Length: 30 minutes.*

## Drivers of Performance

In this course, learners will examine the core components of commercial real estate to inform decision making around loan approval and structure. Learners will use a checklist to identify the drivers of CRE performance and track their analysis.

*Member: \$75. Non-Member: \$135. Length: 30 minutes.*

## Due Diligence and Documentation

In this course, learners will explore key instruments necessary to document a loan transaction and key elements of due diligence to be submitted and reviewed prior to closing.

*Member: \$125. Non-Member: \$225. Length: 1 hour.*

## Environmental Assets

When evaluating a loan request, one of the risks banks consider has to do with contamination of the environment. In this course, learners will examine the role of the environmental assessment process in the CRE lending decision process.

*Member: \$125. Non-Member: \$225. Length: 1 hour.*



## Homebuilder Lending

Residential construction is a specific type of construction. It is unique in that repayment is not from cash flow or operating the property as income producing, but rather from the sale of units. In this course, learners will examine the distinctive aspects of homebuilder loan requests, including the risks.

*Member: \$199. Non-Member: \$349. Length: 2 hours.*

## Leases

At the core of a property's financial success is the income generated by the tenants. In this course, learners will apply lease review techniques to verify the numbers being used in the financial analysis and understand any constraints placed on the property by concessions or options granted to a tenant.

*Member: \$125. Non-Member: \$225. Length: 1 hour, 15 minutes.*

## Loan Structure

In this course, learners will identify key components of loan structure and review the use of loans covenants as well as other techniques to protect property cash flow, property value, and the loan itself.

*Member: \$125. Non-Member: \$225. Length: 1 hour.*

## Risk Areas

In this course, learners will assess a commercial property's ability to succeed and meet loan repayment requirements. Learners will evaluate the risk factors affecting the performance of commercial real estate and the specific risks associated with particular types of loan requests.

*Member: \$199. Non-Member: \$349. Length: 2 hours.*

## Underwriting - Basics

While many components determine whether a loan request is approved, cash flow remains the primary form of repayment. In this course, learners will examine the components and best practices of CRE underwriting and practice underwriting a CRE loan request.

*Member: \$199. Non-Member: \$349. Length: 2 hours.*

## Underwriting – Different Types of Commercial Properties

While all CRE properties share core characteristics associated with income and cash flow, there are distinct differences in the lease structures that affect both income and expenses. In this course, learners will examine property characteristics and differences relative to the underwriting process.

*Member: \$125. Non-Member: \$225. Length: 1 hour, 15 minutes.*

## Underwriting – Example Calculations

In this course, learners will use scenarios that include retail, apartment complex, and wholesale/manufacturing properties to practice calculations that are commonly used throughout the underwriting process.

*Member: \$125. Non-Member: \$225. Length: 1 hour, 15 minutes.*

## The Lending Decision Process Series

This six-part series will give a foundation in the following areas of study: business and industry risk analysis, management assessment, financial accounting, balance sheet and income statement analyses, ratio trend analysis, cash cycle seasonality analysis, borrowing causes and repayment source assessment, cash flow analysis and using financial projections. Courses included in this curriculum:

- Series 1: Industry, Management, and Economic Influences
- Series 2: Interpreting Quality of Financial Reports and Accounts
- Series 3: Analyzing the Company's Financial Performance and Condition
- Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources
- Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability
- Series 6: Using Financial Projections to Fine Tune the Credit Analysis

*Member: \$720. Non-Member: \$1,440. Length: 35-50 hours.*

### Series 1: Industry, Management, and Economic Influences

How to interpret repayment risks related to industry, economic, market and management influences. Courses include:

LDP 1.1 - Understanding the Customer's Operating Environment

LDP 1.2 - Understanding the Customer's Business and Management

*Member: \$100. Non-Member: \$200. Length: 4 hours.*

### Series 2: Interpreting Quality of Financial Reports and Accounts

How to interpret risks stemming from the quality of financial reports and underlying financial accounts. Courses include:

LDP 2.1 - Financial Statements Overview

LDP 2.2 - Balance Sheet and Income Statement Overview

*Member: \$100. Non-Member: \$200. Length: 5 hours.*

### Series 3: Analyzing the Company's Financial Performance and Condition

Interpreting repayment risks suggested by the company's historical financial performance and financial condition.

Courses include:

LDP 3.1 - Spreading Financial Statements

LDP 3.2 - Analyzing the Balance Sheet

LDP 3.3 - Analyzing the Income Statement

LDP 3.4 - Analyzing Combined Balance Sheets and Income Statements

*Member: \$200. Non-Member: \$400. Length: 12 hours.*

### Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources

Examining a company's cash cycle and seasonal characteristics. Learn to interpret both short- and long-term borrowing causes and repayment sources. Courses include:

LDP 4.1 - Business Cash Cycles

LDP 4.2 – Seasonality

LDP 4.3 - Discovering Borrowing Causes and Repayment Sources

*Member: \$150. Non-Member: \$300. Length: 8 hours.*



#### **Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability**

Analyzing cash flow statements to distinguish between profit and cash flow. How to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks is covered. Courses include:

LDP 5.1 - Cash Flow Statements and Their Formats

LDP 5.2 - Analyzing Cash Flow

LDP 5.3 - Debt Service Coverage

*Member: \$150. Non-Member: \$300. Length: 6 hours.*

#### **Series 6: Using Financial Projections to Fine Tune the Credit Analysis**

Constructing and analyzing financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry or management risks.

Courses include:

LDP 6.1 - Using Pro Forma Balance Sheets to Interpret Short Term Repayment Ability

LDP 6.2 - Preparing and Interpreting Annual Financial Projections

LDP 6.3 - Using Projections to Help Determine Appropriate Loan Type

*Member: \$150. Non-Member: \$300. Length: 6 hours.*

## Business Banking & Commercial Lending – Facilitated Courses

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### Analyzing Financial Statements

A practical introduction to financial statement analysis from the perspective of the commercial loan officer. Gain the skills needed to effectively assess the risks related to a customer—current and prospective—and evaluate possible sources of repayment for the loan.

*Course: Member: \$455. Non-Member: \$540. Length: 16 weeks.*

*Required Textbook: Analyzing Financial Statements, 8th Edition. Member: \$95. Non-Member: \$135.*

### Commercial Lending

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks' lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

*Member: \$455. Non-Member: \$540. Length: 12 weeks.*

*Required Textbook: Commercial Lending, 7th Edition. Member: \$95. Non-member: \$135*

### General Accounting

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

*Member: \$471. Non-Member: \$566. Length: 16 weeks.*

*Required Textbook: College Accounting, 13th Edition. Member: \$129. Non-Member: \$150.*

### Introduction to Agricultural Lending

The Introduction to Agricultural Lending course has been designed to provide students with a basic overview of the agricultural lending function. Updated to reflect the current challenges facing agricultural lenders, this course will help students have a fundamental understanding of the role of agriculture and agricultural lending in the financial services industry. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

*Member: \$475. Non-Member: \$575. Length: 8 weeks.*

*No required textbook – reading materials are included in the course.*

### Legal Foundations in Banking

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

*Course: Member: \$550. Non-Member: \$675. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$125. Non-Member: \$155.*

## Professional Compliance – Certificates

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### ABA Certificate in BSA and AML Compliance

Improve your ability to detect and prevent suspicious and criminal activity with this overview of the types of criminal behavior commonly used against banks, including in-depth training on the applicable U.S. laws and regulations governing money laundering. The curriculum is designed to be a refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to BSA/AML
- SARs and Information Sharing
- Currency and Correspondent Banking Accounts
- Electronic Banking and Funds Transfer Activities
- Higher Risk Accounts and Activities
- BSA Requirements for Business Accounts
- BSA Requirements for Foreign Customers and Accounts
- Components of an AML Compliance Program
- International Partners in AML
- Office of Foreign Assets Control (OFAC) for Compliance Professionals

*Member: \$1,595. Non-Member: \$2,095. Length: 7 hours.*

### ABA Certificate in Compliance Essentials

Through self-paced courses, gain a thorough understanding of key compliance essentials, including how to identify regulations and understand critical laws. Courses include:

- Bank Bribery Act for Compliance Professionals
- Bank Protection Act for Compliance Professionals
- BSA/Anti-Money Laundering for Compliance Professionals
- CAN-SPAM Act for Compliance Professionals
- Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals
- Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals
- Digital Compliance for Compliance Professionals
- Elements of a Compliance Program for Compliance Professionals
- Fair Debt Collection Practices Act for Compliance Professionals (Coming Soon)
- Navigating Laws, Rules, and Regulations for Compliance Professionals
- Office of Foreign Assets Control (OFAC) for Compliance Professionals
- Privacy/Information Sharing for Compliance Professionals
- Title III of the Americans with Disabilities Act for Compliance Professionals (Coming Soon)
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals

*Member: \$1,995. Non-Member: \$2,595. Length: 11 hours, 10 minutes.*



## ABA Certificate in Deposit Compliance

Self-paced courses to help you demonstrate your deposit compliance knowledge, and learn to identify and respond to compliance requirements, laws and regulations. Courses include:

- Electronic Funds Transfer Act (Reg E) for Compliance Professionals
- Expedited Funds Availability Act (Reg CC) for Compliance Professionals
- FDIC Coverage for Compliance Professionals
- Federal Benefit Payment Garnishment Rule FFIEC for Compliance Professionals
- Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals
- Truth in Savings Act (Reg DD) for Compliance Professionals

*Member: \$995. Non-Member: \$1,295. Length: 5 hours, 35 minutes.*

## ABA Certificate in Fraud Prevention

In-depth training on the applicable U.S. laws and regulations governing fraud, and an overview of the types of criminal behavior commonly used against banks. The curriculum is designed to be an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to Fraud Management
- Establishing a Fraud Prevention Program
- Types of Fraud and Prevention Strategies
- Operating a Fraud Prevention Program
- Maintaining a Compliant Fraud Prevention Program

*Member: \$795. Non-Member: \$1,095. Length: 7 hours, 30 minutes.*

## ABA Certificate in Lending Compliance Core Concepts

Through self-paced courses, solidify a foundational understanding of general lending compliance, and gain the ability to identify and respond within these core regulations. Courses include:

- Credit Card Regulations for Compliance Professionals
- Equal Credit Opportunity Act (ECOA) for Compliance Professionals
- Fair Credit Reporting Act (FCRA) for Compliance Professionals
- Loans to Insiders (Reg O) for Compliance Professionals
- Military Lending Act for Compliance Professionals
- Reg Z Foundations and Closed-End Non-Mortgage Credit for Compliance Professionals
- Reg Z Open-End Credit for Compliance Professionals
- Servicemembers Civil Relief Act (SCRA) for Compliance Professionals

*Member: \$1,095. Non-Member: \$1,395. Length: 8 hours 25 minutes.*



## ABA Certificate in Mortgage Lending Compliance

Self-paced courses to help you gain a thorough understanding of key mortgage regulations, and the ability to identify and respond to mortgage lending compliance requirements. Courses include:

- Equal Credit Opportunity Act (ECOA) for Compliance Professionals
- Fair Credit Reporting Act (FCRA) for Compliance Professionals
- Fair Housing Act for Compliance Professionals
- Flood Disaster Protection Act for Compliance Professionals
- Home Mortgage Disclosure Act (HMDA) for Compliance Professionals
- Homeowners Protection Act for Compliance Professionals
- Military Lending Act for Compliance Professionals
- Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals
- Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals
- Reg Z Closed-end Mortgage Credit for Compliance Professionals
- Reg Z Open-End Credit for Compliance Professionals
- Reg Z TILA RESPA Integrated Disclosures (TRID) for Compliance Professionals
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)/Regulation G for Compliance Professionals
- Servicemembers Civil Relief Act (SCRA) for Compliance Professionals

*Member: \$1,995. Non-Member: \$2,595. Length: 13 hours 45 minutes.*

## Professional Compliance – Self-Paced Courses

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### Anatomy of a Regulation for Compliance Professionals

Describes how laws are created and how regulations are developed and structured to fulfill their intent. Explains the standard means for referencing a citation and tips for researching various laws and regulations more efficiently.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

### Bank Bribery Act for Compliance Professionals

This course examines how compliance with the Bank Bribery Act prevents corrupt activities within banks. Compliance professionals will learn about the background and purpose of the Act, and their role in ensuring compliance. The course reviews the importance of a financial institution's code of conduct, or similar policy, in relation to the prohibition against bribery, the prohibitions of the Bank Bribery Act, and the disclosure and reporting requirements published by the regulatory agencies.

*Member: \$275. Non-Member: \$375. Length: 30 minutes.*

### Bank Protection Act for Compliance Professionals

This course explores how the Bank Protection Act (BPA) influences the procedures used to discourage robberies, burglaries and larcenies, and is used to assist in the identification and prosecution of those who commit such acts. The course explains a bank board's role in ensuring compliance with the BPA. The course also examines the devices and equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the bank.

*Member: \$275. Non-Member: \$375. Length: 30 minutes.*

### BSA/Anti-Money Laundering for Compliance Professionals

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing. Explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 45 minutes.*

### BSA/USA PATRIOT Act for Compliance Professionals

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing. Explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

### CAN-SPAM Act for Compliance Professionals

This course provides the background and history of the CAN-SPAM Act. Compliance professionals will learn about their role in ensuring CAN-SPAM compliance. The course also explains the difference between a transactional and a commercial email, and the requirements for a CAN-SPAM compliant email. In addition, the course examines special cases, how CAN-SPAM regulations apply, and the penalties for noncompliance.

*Member: \$275. Non-Member: \$375. Length: 30 minutes.*



## Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals

Describes the purpose, background, and importance of CRA. Explains the technical rules for small banks, factors to consider when assessing CRA performance, and consequences of noncompliance, and explores information about CRA ratings and strategies to maintain a Satisfactory or Outstanding performance rating.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals

Strengthen your overall comprehension of CRA and define key terms, making it easier to communicate with regulators and management. Examine the technical requirements for CRA public files, public notices, and data collection, in addition to learning CRA performance options and a bonus exam preparation checklist.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## CAFP Exam Online Prep

The Certified AML and Fraud Professional designation is designed exclusively for financial crimes professionals. You have the experience—now, you can confidently and efficiently prepare to pass the certification exam with CAFP Exam Online Prep training.

This online training leverages the same knowledge domains and job tasks that are on the actual exam, and features audio and video lessons, readings, an online discussion board, access to a virtual instructor and practice tests. Self-assessment tools and confidence meters provide individual feedback to help you concentrate your study time where you need it most. The countdown meter also helps keep you on track as you progress towards your exam date. All lessons can be completed at your own pace and are available entirely online.

*Member: \$895. Non-Member: \$1,045. Length: N/A*

## CRCM Exam Online Prep

Designed around the knowledge domains and tasks on the actual exam, this course features audio and video lessons, readings, an online discussion board, access to a virtual instructor and practice tests. Self-assessment tools and confidence meters provide individual feedback to help you concentrate your study time where you need it the most, and a countdown meter helps keep you on track as you progress towards your exam date. All lessons can be completed at your own pace and are available fully online.

*Member: \$895. Non-Member: \$1,045. Length: N/A*

## Credit Card Regulations for Compliance Professionals

Obtain a basic understanding of regulations specific to credit card, as well as applicable open-end credit regulations. Learn about the compliance requirements at various stages in the credit card process, along with other institutional concerns that fall outside of the process.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## Digital Compliance for Compliance Professionals

Explores the fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Electronic Funds Transfer Act (Reg E) for Compliance Professionals**

Covers the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E with examples of dispute resolution application and checklists.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 10 minutes.*

## **Elements of a Compliance Program for Compliance Professionals**

A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## **Equal Credit Opportunity Act (ECOA) for Compliance Professionals**

Learn major aspects of ECOA/Reg B from application taking through underwriting and evaluations, to notice and record-keeping requirements. Discover basic requirements of the Fair Housing Act, and rules for furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing.

*Member: \$275. Non-Member: \$375. Length: 2 hours, 30 minutes.*

## **Expedited Funds Availability Act (Reg CC) for Compliance Professionals**

Covers the basic provisions of Regulation CC, which implements the Expedited Funds Availability Act focusing on the provisions of the regulation that affect customer-contact functions. Provides an overview of the check processing system, Check 21, and remotely created checks is also included.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Fair Credit Reporting Act (FCRA) for Compliance Professionals**

Recognizing consumer protection is a hot topic, this course provides the key conceptual and practical information necessary to successfully apply the FCRA and Fair and Accurate Credit Transactions Act (FACTA). It covers key terms, processes, notices, disclosures, regulatory issues and risk mitigation strategies.

*Member: \$275. Non-Member: \$375. Length: 2 hours, 30 minutes.*

## **Fair Housing Act (FCRA) for Compliance Professionals**

This course helps prepare you to comply with the federal Fair Housing Act (FHA). FHA is one of several civil rights laws enacted to ensure equal opportunity in housing and erase existing patterns of residential racial segregation. Discrimination in housing not only limits choice of housing, but it can be painful, degrading, and costly for individuals and families.

*Member: \$275. Non-Member: \$375. Length: 25 minutes.*

## **FDIC Coverage for Compliance Professionals**

This course is designed for compliance professionals and examines the background and purpose of FDIC insurance coverage. The course explains general rules for insurance coverage and categories. It also provides a tool and examples for calculating insurance coverage and explains FDIC signage and advertising requirements.

*Member: \$275. Non-Member: \$375. Length: 50 minutes.*

## **Federal Benefit Payment Garnishment Rule FFIEC for Compliance Professionals**

A financial institution that receives a garnishment order must seize assets, including funds on deposit, to settle an unpaid debt. It must perform an account review to determine whether there is a “protected amount” that is exempt, freeze the protected amount, then seize any unprotected funds up to the amount of the order to tender those funds to the creditor. Learn how to determine the “lookback period” for an account review and calculate the “protected amount” that is exempt from garnishment. The course also covers continuing garnishment orders, customer notices, fees, considerations for closing accounts, record retention, and consequences for noncompliance.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Flood Disaster Protection Act for Compliance Professionals**

This course covers the Flood Disaster Protection Act and related guidance and regulations. The course begins with an overview of the rule and then addresses the lender’s obligations throughout the life of a covered loan. This includes the steps a lender must take before originating a loan to determine whether the loan is covered and notify the borrower in the event it is. The course continues by exploring what it means to have adequate insurance at the time a loan is originated and finishes with the obligations lenders have during loan servicing.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 10 minutes.*

## **Good Faith Estimate and HUD-1 for Compliance Professionals**

This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.

*Member: \$95. Non-Member: \$130. Length: 20 minutes.*

## **Home Mortgage Disclosure Act (HMDA) for Compliance Professionals**

Explains how to distinguish which institutions and transactions are covered by HMDA requirements and how to avoid the assessment of civil money penalties. Explores how to accurately complete a Loan Application Register (LAR) and the importance of management involvement in this process.

*Member: \$275. Non-Member: \$375. Length: 2 hours.*

## **Homeowners Protection Act (HMDA) for Compliance Professionals**

If a borrower is unable or chooses not to make a down payment on a home purchase of at least 20 percent, many lenders require that borrower to obtain private mortgage insurance (PMI). PMI allows these prospective buyers to obtain mortgage financing at affordable rates. PMI also protects the lender in case borrowers default on their mortgage payments when the house is not worth enough to entirely repay the lender through a foreclosure sale. The premium for PMI is included in the borrower’s monthly mortgage payment and varies depending on the type and size of the loan, the down payment amount, and the credit of the borrower. Many borrowers do not realize that eventually they can eliminate PMI premiums. This course explains how the Homeowners Protection Act (Act) establishes the right to cancel PMI, including three different types of cancellation and exceptions to the requirements. The course also covers required PMI-related disclosures and notices. Finally, the course describes suggested practices to build a control environment and consequences of noncompliance with the Act.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Loans to Insiders (Reg O) for Compliance Professionals**

Provides a way to obtain a strong knowledge of Regulation O, which governs loans that a bank makes to its insiders (i.e., executive officers, directors, principal shareholders and their related interests). Describes who the regulation applies to, the manner in which its provisions apply to various insiders, and the records that must be maintained.

*Member: \$275. Non-Member: \$375. Length: 2 hours.*

## Office of Foreign Assets Control (OFAC) for Compliance Professionals

Discusses the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. Explains the fundamental requirements of a compliance program and the relationship between OFAC and BSA are also covered.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

## Military Lending Act for Compliance Professionals

Learn the background and purpose of the U.S. Department of Defense's Military Lending Act (MLA), along with definitions of important key words used in the regulation. Get the resources needed to determine whether someone is a covered borrower, and hear an explanation of the characteristics of the loans covered under the MLA including loan types, Military Annual Percentage Rate (MAPR) requirements and more.

*Member: \$275. Non-Member: \$375. Length: 35 minutes.*

## Privacy/Information Sharing for Compliance Professionals

Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 30 minutes.*

## Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals

Provides a complete overview of the Real Estate Settlement Procedures Act requirements, including disclosure requirements and anti-kickback provisions. Explains the early disclosure requirements and tolerances, escrow disclosures, the Affiliated Business Arrangement Notice, requirements for loan servicers, and practices to avoid.

*Member: \$275. Non-Member: \$375. Length: 2 hours..*

## Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals

Explains the ability to repay rules for all Regulation Z closed-end mortgages, including the eight minimum underwriting factors and the special circumstances that qualify for transitioning nonstandard to standard mortgage loans. Describes the purpose and qualifications associated with the qualified mortgage rules.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## Reg Z Closed-End Credit for Compliance Professionals

Reviews the closed-end portion of Regulation Z, including key terminology and requirements for disclosures provided before and during loan consummation. The course explores the features of high-cost mortgages, higher priced mortgages and qualified mortgages.

*Member: \$275. Non-Member: \$375. Length: 2 hours, 30 minutes.*

## Reg Z Open-End Credit for Compliance Professionals

Reviews the open-end portion of Regulation Z, including history, purpose, coverage, and disclosures. Explains rules relating to billing errors, crediting payments, credit balances, and advertising.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## **Reserve Requirements for Depository Institutions (Reg D) for Compliance Professionals**

Reviews the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.

*Member: \$275. Non-Member: \$375. Length: 25 minutes*

## **Secure and Fair Enforcement for Mortgage Licensing Act for Compliance Professionals**

Following the collapse of the U.S. housing market and the resulting financial crisis, Congress sought to create solutions for ensuring a similar crisis would not happen again. The focus of the resulting regulations was on reducing the level of fraud in the mortgage lending process, and on increasing the level of consumer protection to guard against further industry-wide violations. This course explains how the Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act establishes a licensing and registration system for residential mortgage loan originators (MLOs) that includes education, testing, and background checks to ensure that person's suitability to provide this service.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Servicemembers Civil Relief Act (SCRA) for Compliance Professionals**

Explains the rights and obligations afforded to our servicemembers and their dependents and the responsibilities of financial institutions to comply with SCRA and related acts in order to protect servicemembers from certain disadvantages while they are serving the country.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## **Truth in Savings (Reg DD) for Compliance Professionals (1 hour)**

Introduces the provisions of Regulation DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Explores the requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement, and electronic communications.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## **Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals**

Provides a definition of an unfair act or practice, and explores cases of unfair and deceptive credit under UDAAP and unfair debt collection under the Fair Debt Collection Practices Act. Explains the enforcement actions used by the CFPB and proactive steps to prevent UDAAP claims.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 40 minutes.*

## Professional Compliance – Facilitated Courses

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### Managing Interest Rate Risk

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

*Course: Member: \$660. Non-Member: \$870. Length: 8 weeks.*

*Required Textbook: Bank Management, 8<sup>th</sup> Edition. Member: \$215. Non-Member: \$255*

*Note: the Bank Management textbook is required for the following facilitated online courses: Analyzing Bank Performance; Managing Funding, Liquidity, and Capital; Managing Interest Rate Risk; Managing the Bank's Investment Portfolio.*

## Compliance – Self-Paced Courses – Bank Director Training

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### **Beyond the Welcome: New Director Onboarding**

You've joined the board of directors. What happens next? It's in every bank's best interest to equip directors to be as effective as possible as quickly as possible. This video for new bank directors digs into some of the fundamental concepts of corporate governance and explains in broad terms the qualifications to be an effective director, setting the stage for each bank's specific director training. Viewers will learn about key concepts such as serving as a credible challenge to management and finding the best ways to make their voices heard.

*Length: 9 minutes.*

### **Board Oversight: Bank Governance Structure**

Bank directors function at the highest level of accountability in a bank's governance structure, and must consider not only its shareholders but also banking laws and regulations, the protection of depositors and customers, and the overall health of the community in which it operates. This video provides an overview of a typical bank governance structure, including key committees and the role that a director plays in oversight, monitoring and addressing financial, operational, regulatory, and ethical outcomes.

*Length: 4 minutes.*

### **Board Oversight: BSA/AML/OFAC**

Explores a bank board's key responsibility for overseeing the creation and maintenance of a culture of compliance with Bank Secrecy Act/anti-money laundering rules and the Office of Foreign Assets Control trade sanctions. This includes reviewing risk assessment findings, information systems and the resources devoted to compliance, as well as the bank's BSA/AML/OFAC policies and programs.

*Length: 5 minutes.*

### **Board Oversight: Compliance Control Activities**

Explores a bank board's key responsibility for oversight of the risk management process by ensuring risk management policies and procedures are consistent with the institution's strategy and risk appetite. This includes setting and maintaining a bank's risk tolerance and ensuring that a bank's senior executives and risk managers have established compliance control activities, including prevention and detection.

*Length: 5 minutes.*

### **Board Oversight: Compliance Management**

Explores a bank board's key responsibility for oversight of a bank's compliance risk management program. This includes establishing and communicating a bank's appetite for compliance risk, providing resources and support to effectively implement the compliance program, and reviewing the outcomes of the program and responding to elevated risk issues.

*Length: 5 minutes.*

### **Board Oversight: Credible Challenge**

Bank directors are in a position of leadership to support and benefit bank management by offering supervision that facilitates the operation of a safe, sound and ethically strong organization. They do this by being engaged, asking questions, and eliciting any facts necessary to satisfy themselves that management's strategies are viable and, in the bank's best interests. This is "credible challenge".

*Length: 4 minutes.*

### **Board Oversight: Effective Compliance Management System (CMS)**

Describes the importance of a Compliance Management System (CMS) as a comprehensive and integrated program that operationalizes compliance to include the management of risk associated with day-to-day operations, changes in product and service offerings, and new and changing legislation. Explores ways that the board of directors should implement a sound and effective CMS that ensures compliance with federal consumer protection laws and regulations.

*Length: 5 minutes.*

### **Board Oversight: Fair Lending**

Explores a bank board's key responsibility for overseeing and supporting a bank's ability to meet the needs of its entire community. This includes oversight of bank policies and procedures to ensure it does not illegally discriminate, directly or indirectly, against existing or potential customers under fair lending laws.

*Length: 5 minutes.*

### **Board Oversight: Fostering Innovation**

Explores In today's rapidly changing world, a successful bank's business strategy must include responsible innovation to provide new or improved financial products, services, and processes to benefit its customers and community. This video provides an overview of the role that bank directors play in fostering innovation in their bank in a manner that is consistent with sound risk management and is aligned with the bank's overall business strategy.

*Length: 3 minutes.*

### **Board Oversight: Insiders and Regulation O**

Explores a bank board's key oversight responsibility related to managing the abuse of insider information and ensuring there are policies and procedures in place to address such risks. This includes recognizing that regulatory agencies place a heavy emphasis on compliance with Regulation O, having found that insider dealings are the most common cause of institution failure in times of economic stress.

*Length: 5 minutes.*

### **Board Oversight: Managing Reputation Risk**

Building and preserving the bank's reputation is a balancing act and one that is crucial for the board in its oversight role. This video provides an overview of factors that have the potential to impact a bank's reputation and the directors' role in ensuring that policies and systems are in place to manage and control reputational risk as part of the bank's overall risk management processes.

*Length: 4 minutes.*



### **Board Oversight: Post Compliance Exam Activities**

Explores a bank board's key responsibility for reviewing the findings from a compliance examination, as delivered in the Report of Examination. This includes ensuring that a bank examines, summarizes, and explains report findings to the board in a timely manner.

*Length: 5 minutes.*

### **Board Oversight: Preparing for the Compliance Exam**

Explores a bank board's key responsibility for overseeing the bank's management of compliance risk and monitoring the effectiveness of its compliance function. This includes preparing for any examination by bank regulators, reviewing communication from the compliance officer, and responding to the examination report findings.

*Length: 5 minutes.*

### **Digital Trends: Blockchain**

Covers the main points of the blockchain process to help a bank's board of directors recognize how blockchain reduces transaction processing time and drives down costs. A bank's board should also recognize that senior management needs to have a basic understanding of blockchain to determine how its application could improve internal efficiencies, and it should indicate in a bank strategy plan that it is open to blockchain's technology and innovation.

*Length: 5 minutes.*

### **Digital Trends: Cybersecurity**

Covers the main points of cybersecurity risks to help a bank's board of directors realize the importance of setting strategy and work closely with the information security function to establish policies and procedures that protect a bank and customers. This includes understanding what a bank is doing to protect internal data, the data of its partners, and the data of its customers.

*Length: 5 minutes.*

### **Digital Trends: Payments**

Covers the main points of innovation in the digital payments space to help a bank's board of directors understand how mobile devices drive seamless purchase decisions and how smart data anticipates and prompts both the purchase decision and payment. A bank's board of directors should recognize that a bank that provides P2P payments will meet today's customer expectations for instant, mobile payments that will increase customer loyalty and engagement.

*Length: 5 minutes.*

### **Diversifying the Board: Strategies and Best Practices**

Diversity isn't just a matter of checking a box— it's about identifying qualified directors who provide different perspectives based on different backgrounds, life experiences, and mindsets. This video shows how banks can improve operations by increasing their boards' racial, ethnic, and gender diversity. Viewers will come away with a deeper understanding of the forces that drive banks to diversify their boards of directors and will be able to apply these ideas to their own institutions.

*Length: 11 minutes.*

## Encouraging Women to Accept the Ask

Women are under-represented in board rooms, and banks actively seek the untapped potential of women in corporate governance. This video focuses on how female directors make their voices heard and underscores the skills that women possess, and organizations need. Designed for CEOs and Board Chairs to share with prospective female members, this video highlights why the recruitment of women has become an imperative in board rooms across industries and encourages female candidates to say yes when they are asked to consider serving on a board.

*Length: 11 minutes.*

## What Do Bank Boards Do?

The job of a board of directors is to set the future direction of the company and provide oversight for the senior management team. But what does that mean in practical terms? This training video provides an overview of a board director's responsibilities for prospective bank directors, with experienced directors who offer a practical perspective. This training video is designed for CEOs and Board Chairs to share with potential board candidates.

*Length: 7 minutes.*

## Compliance – Self-Paced Courses – ABA Frontline Compliance

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### Active Aggressor for Employees

Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices to prevent and report potentially dangerous situations.

*Reviewed/Updated: March 2022. Length: 35 minutes.*

### Active Aggressor for Managers

Provides indicators of potential active aggressor scenarios to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices for managers to prevent and report potential dangerous situations, and post-assessments and activities that follow the violent event.

*Reviewed/Updated: March 2022. Length: 40 minutes.*

### ADA Accessibility

Covers Title III of the ADA which involves accessibility in places of public accommodation, such as banks. Addresses effective accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled, or the bank builds a new facility.

*Reviewed/Updated: May 2021. Length: 30 minutes.*

### ADA How to Serve and Work with People Living with Disabilities (NEW)

Learn effective and practical ways to engage with both customers and employees with disabilities to ensure they're treated with the same dignity and respect as people without disabilities. This course explores different types of disabilities, including mobility, hearing, speech, and language impairments; intellectual and developmental disabilities; and blindness or low vision. Discover how to approach service animals and the rules about use of mobility devices.

*Added: September 2022. Length: 50 minutes.*

### ADA Overview and Employment

Explains the fundamental requirements and prohibitions of Title I of the ADA and how it applies to all aspects of the employment relationship. Teaches bank employees to recognize employment situations that raise ADA issues and to address them effectively.

*Reviewed/Updated: May 2021. Length: 45 minutes.*

### Advertising: CAN-SPAM Act

Provides a brief history of the CAN-SPAM Act, the requirements for commercial and transactional emails, and the penalties for not complying with those requirements.

*Reviewed/Updated: April 2022. Length: 30 minutes.*

### **Advertising: Overview for Marketers**

Banking is a highly regulated industry, subject to a plethora of rules and regulations that affect and govern all aspects of the business. Marketing of bank products and services is no exception to this regulatory oversight. This course is designed to provide bank-marketing professionals with a high-level overview of the numerous federal laws and regulations affecting bank marketing. It covers a broad array of subjects, including laws prohibiting unfair, deceptive, or abusive acts or practices; disclosure requirements for deposit account and non-deposit accounts; and lending laws. The course also explains how laws related to the use of electronic channels, fax, telephone, e-commerce, social media, and foreign languages apply to bank marketing.

*Reviewed/Updated: April 2022. Length: 40 minutes.*

### **Appraisals: FIRREA and Interagency Guidelines**

Approach the appraisal process with impartiality, knowledge of requirements and standards, and effective evaluation techniques. This course covers requirements for an effective appraisals and evaluations, FIRREA and Interagency Appraisal and Evaluation Guidelines, requirements for reviews and evaluations, requirements for monitoring collateral value, and transactions that may be exempt from obtaining an appraisal.

*Reviewed/Updated: July 2022. Length: 50 minutes.*

### **Appraisals: Reg Z Requirements**

Learn permitted and prohibited valuation-related activities, prohibition on conflicts of interest and additional valuation independence requirements, including the requirement of a physical visit and additional appraisals for flipped properties. This course covers requirements for valuation independence, additional requirements for higher-priced mortgage loans, and transactions that are exempt from the requirements related to written appraisals.

*Reviewed/Updated: July 2022. Length: 25 minutes.*

### **Bank Bribery Act**

Provides the tools needed to appropriately handle money, personal information, and trust, and explores how to comply with the Bank Bribery Act in order to prevent corrupt activities within financial institutions.

*Reviewed/Updated: July 2022. Length: 20 minutes.*

### **Bank On: Opening the Door to Opportunity**

Learn what it means to be “unbanked” — from who is unbanked to why people may be unbanked. This course explores how Bank On accounts offer the benefits of banking to those without bank accounts. You’ll also discover effective messaging for promoting Bank On accounts to unbanked individuals.

*Added: July 2022. Length: 30 minutes.*

### **Bank Protection Act**

Explains how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. Describes the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.

*Reviewed/Updated: March 2022. Length: 15 minutes.*

## Banking Law and Referrals

Explains the Interagency Consumer Protections in Sales of Insurance (ICP) rule and Interagency Guidance on the Sale of Non-Deposit Investment Products, which address the retail sale, solicitation, and advertising insurance products and non-deposit investment products to consumers. Describes the Regulation R rules that address compensation rules applicable to bank employees who refer customers to broker-dealers. Describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make a referral.

*Reviewed/Updated: April 2022. Length: 40 minutes.*

## Best Practices for Managing Remote Employees

Learn common practices to help you support employees' quality of life and productivity, as well as managerial and communication strategies related to feedback, flexible schedules and overall teleworker success.

*Length: 15 minutes.*

## BSA/AML: Beneficial Ownership and Customer Due Diligence

Provides information on FinCEN's CDD Rule that amends existing BSA regulations, and requirements to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions.

Describes the fifth pillar requirements under the CDD Rule and the four core elements of customer due diligence.

*Reviewed/Updated: June 2022. Length: 30 minutes.*

## BSA/AML: CIP Advanced

Explains the additional CIP steps to take at account opening to identify customers and confirm that their activities and funds are legitimate. Describes the documentation and enhanced due diligence the bank may require for non-U.S. persons, and risks to the bank when offering services to higher risk entities.

*Reviewed/Updated: June 2022. Length: 30 minutes.*

## BSA/AML: CIP Basics

Describes the two-step process to obtain types of identifying information from customers, and risk-based procedures to verify information. Explains the procedures to maintain records of the information used to verify identifying information.

Explores different ways to disclose the CIP notice at account opening.

*Reviewed/Updated: June 2022. Length: 40 minutes.*

## BSA/AML: Communicating with Customers about CTRs

Teaches how to explain to customers that the bank is required by law to collect and retain certain records, or make particular reports. Explains how the FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide" can be used as a resource to help address questions frequently asked by customers.

*Reviewed/Updated: June 2022. Length: 20 minutes.*

## BSA/AML: Completing the CTR

Explains the need for and parameters of CTR filing as well as the key aspects of completing electronically filed CTRs, and CTRs for armored car deliveries. Provides examples of multiple transactions and explains aggregation at various levels including customer, account, and conductor focused CTRs.

*Reviewed/Updated: June 2022. Length: 45 minutes.*

## **BSA/AML: Exempting Customers from CTR Reporting**

Explains both phases of the exemption process and the information that is needed and lists the business entities that are not eligible for exemption from CTR reporting. Discusses the reasons for possible decisions to revoke customer exemptions.

*Reviewed/Updated: June 2022. Length: 20 minutes.*

## **BSA/AML: Fundamentals**

Explores Understand the basic elements of the Bank Secrecy Act (BSA), originally the Currency and Foreign Transactions Act of 1970 but amended over time, and its associated compliance expectations. This course covers the three stages of money laundering and the requirements for a Bank Secrecy Act compliance program. It also describes the key parts of a BSA/AML policy, explains the importance of identifying customers, monitoring transactions, filing reports and retaining records, and outlines the possible penalties for non-compliance.

*Added: December 2021. Length: 30 minutes.*

## **BSA/AML: Record Keeping – Wires, Money Orders, and Other Challenges**

Describes information the bank retains for wire transfers, and the travel rule and the information the originator's bank obtains and transmits for transactions. Explores the recordkeeping requirements for direct and indirect purchases of monetary instruments, and for extensions of credit, lending products, and other types of transactions.

*Reviewed/Updated: July 2022. Length: 20 minutes.*

## **BSA/AML: Reporting**

Explains the requirements needed to complete the Currency Transaction Report (CTR) and the Designation of Exempt Person (DOEP). Describes the BSA-required Report of International Transportation of Currency or Monetary Instruments Report (CMIR), the Report of Foreign Bank and Financial Accounts (FBAR), the Suspicious Activity Report (SAR), and SAR filing requirements.

*Reviewed/Updated: July 2022. Length: 20 minutes.*

## **BSA/AML: Risk Assessment and Customer Due Diligence**

Explores the factors that affect a bank's BSA risk profile and explains the importance of proper risk analysis steps and factors to consider. It focuses on how to identify the risks and assesses the impact and implements measures and controls to reduce and manage the risk.

*Reviewed/Updated: July 2022. Length: 15 minutes.*

## **BSA/AML: SAR Filing**

This course describes the BSA requirements for a bank to file a Suspicious Activity Report and why federal law limits sharing information about a SAR, and the components of a SAR monitoring and reporting system, and how to answer the essential questions that comprise the basis of the SAR narrative.

*Reviewed/Updated: July 2022. Length: 40 minutes.*

## **BSA/AML: USA PATRIOT Act**

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing, and explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

*Reviewed/Updated: July 2022. Length: 20 minutes.*

## Community Reinvestment Act

Explains how regulators evaluate a bank's efforts to meet the credit needs of the assessment area(s) it serves, and an overview of the bank examination categories and the ratings regulatory agencies use to define a bank's performance. Describes the items a bank must keep in a public file.

*Reviewed/Updated: March 2022. Length: 30 minutes.*

## Conscious Bias

This course will help banks' customer-facing associates identify bias in the workplace and discover ways to approach such situations with self-reflection, coaching, and how to change biased behaviors. Most unconscious bias training does not have a self-reflection component, coaching, or other follow-up that could affect substantive changes in behavior. One's biases may never go away; however, individuals can take steps to change their biased behaviors.

*Added: June 2022. Length: 30 minutes.*

## Culturally Respectful Customer Service

Banks serve customers of all ethnicities, cultures, and generations. This course will help banks' customer-facing associates develop the empathy and sensitivity needed to successfully meet the expectations of a diverse range of clients.

*Added: June 2022. Length: 55 minutes.*

## Cybersecurity Fundamentals

Helps bank employees understand supervisory expectations, increase awareness of cybersecurity risks, and assess and mitigate the risks facing their institutions.

*Reviewed/Updated: March 2022. Length: 30 minutes.*

## E-SIGN Compliance

Summarizes key aspects of compliance with the E-SIGN Act to assist banks to comply with the act. Covers compliance with the E-SIGN Act provisions including consumer disclosure and consent, types of electronic disclosures that require consumer consent, and methods for obtaining demonstrable consent. Explains E-signatures and E-SIGN record retention requirements.

*Reviewed/Updated: June 2021. Length: 35 minutes.*

## ECOA and Regulation B: Overview

Provides an overview of purpose, applicability and prohibitions of the Equal Credit Opportunity Act and Regulation B, and explains how the ECOA applies throughout the credit cycle and to all creditor activity.

*Reviewed/Updated: March 2022. Length: 35 minutes.*

## Elder Financial Exploitation

Explains the forms of financial exploitation and how to recognize telemarketing schemes and online financial exploitation. Explores the characteristics of seniors that make them targets of financial exploitation. Analyzes the state and federal laws concerning elder financial exploitation and how banks play a significant role in recognizing victimized seniors.

*Reviewed/Updated: June 2022. Length: 25 minutes.*

## Extending Credit to Bank Insiders (Reg O)

Defines the term bank “insider” and the rules and disclosures that must be followed. Provides examples of employees who are considered executive officers and describes the lending restrictions applied to bank insiders. Provides examples of when the bank can make certain loans to bank executives.

*Reviewed/Updated: June 2022. Length: 15 minutes.*

## Fair Housing

Explores the FHA prohibited bases of discrimination. Describes the requirements of the Equal Housing Lender Lobby Poster and the Fair Housing logo. Defines FHA terminology and explains the recordkeeping requirements and the penalties for noncompliance with the Act.

*Reviewed/Updated: March 2021. Length: 25 minutes.*

## Fair Lending

Demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Examines the consequences of illegal discrimination and explains the key points in the federal laws. Defines disparate treatment and disparate impact practices and identifies illegal discrimination that should be avoided at common stages in the credit process.

*Reviewed/Updated: March 2021. Length: 1 hour, 10 minutes.*

## Fair Lending for Marketers

The two federal fair lending laws, the Equal Credit Opportunity Act and the Fair Housing Act, are designed to protect consumers from certain discriminatory lending practices. These laws have implications not only for credit decisions, but also for credit advertisements. This course is designed to assist bank-marketing professionals in promoting and advertising credit products in a manner compliant fair lending laws. The course explains the basics and underlying principles of the laws as well as the specific advertising requirements.

*Reviewed/Updated April: 2021. Length 15 minutes.*

## FCRA: Adverse Action

Provides the adverse action requirements of the FCRA, including notices based in whole or in part on a consumer report to contain information about credit scores if the consumer’s credit score was a factor in the adverse action.

*Reviewed/Updated May 2022. Length: 20 minutes.*

## FCRA: Affiliate/Third Party Information Sharing

Describes the FCRA limits on how financial institutions may share certain information with others, including their affiliates. Explains the privacy provisions in the Gramm Leach Bliley Act that impose restrictions on the ability of institutions to share that information.

*Reviewed/Updated May 2022. Length: 15 minutes.*

## FCRA: Duties of Furnishers

Describes the furnishers’ responsibilities to provide accurate information, investigate complaints, and establish policies for compliance, and other duties. Explains the ways that consumers can dispute the accuracy of information in their consumer reports and the process for submitting them.

*Reviewed/Updated May 2022. Length 15 minutes.*



### **FCRA: Introduction and Overview**

Covers the purpose and scope of the FCRA and its key terms. Explains the violations of the FCRA that can lead to both civil and criminal penalties.

*Reviewed/Updated May 2022. Length: 15 minutes.*

### **FCRA: Medical Information Sharing**

Explores FCRA restrictions on when medical information may be obtained and used for employment and credit purposes.

*Reviewed/Updated May 2022. Length: 15 minutes.*

### **FCRA: Notice to Consumers (Risk-Based Pricing)**

Provides statements that should be included in risk-based pricing notices and how they change depending on circumstances. Explains the conditions by which credit scores should be sent to customers and information they should contain. Provides examples of other exceptions when a risk-based notice is not needed. Explores the types of credit and related timing of the notices.

*Reviewed/Updated: June 2022. Length: 20 minutes.*

### **FCRA: Permissible Purpose**

Explores the responsibilities that users of consumer reports must adhere to and the list of permissible purposes needed to obtain a consumer report. Explains the reasons for not reusing consumer reports and the disposal requirements.

*Reviewed/Updated: July 2022. Length: 20 minutes.*

### **FCRA: Prescreened Offers of Credit**

Explains the prescreening process and steps, such as establishing criteria the consumers must meet, obtaining a list of consumers, making a firm offer, and post-screening. Explores the components of the opt-out short and long notices.

*Reviewed/Updated: June 2022. Length: 15 minutes.*

### **FCRA: Use of Consumer Reports in Employment**

Explains the FCRA requirements to obtain consumer reports for employment purposes, required disclosures, adverse action, and disposal of consumer reports and information derived from consumer reports.

*Reviewed/Updated: June 2022. Length: 15 minutes.*

### **FDIC for Marketers**

The FDIC has adopted rules to help consumers understand the insured nature of financial asset products and whether their financial assets are insured. This course explains the rules including the advertising, logo, and FDIC signage requirements for FDIC-insured products and the advertising requirements and prohibitions for uninsured products banks may offer.

*Reviewed/Updated: May 2022. Length: 15 minutes.*

### **FDIC Insurance Coverage**

Defines common FDIC terminology and general rules for insurance coverage based on the ownership rights of the account holders. Describes insurance categories and calculations. Explains the signage and advertising requirements.

*Reviewed/Updated: May 2022. Length: 50 minutes.*

## Flood Disaster Protection Act

Provides an overview of the requirements enacted by Congress and the mandated flood insurance requirements for all federally backed mortgages, and mortgages and loans obtained through federally insured and regulated financial institutions. Explains the coverage requirements and exemptions, and the disclosures required in these transactions.  
*Reviewed/Updated: March 2022. Length: 25 minutes.*

## Fraud Recognition and Prevention

Describes check fraud, check kiting and other check scams. Discusses how bank products, services, and information security can be vulnerable to identity theft activity. Explains types of credit fraud such as application fraud, personal loan information fraud, mortgage lending fraud, and lines of credit fraud.  
*Reviewed/Updated: April 2022. Length: 50 minutes.*

## Good Faith Estimate and HUD-1

This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.  
*Reviewed/Updated: November 2021. Length: 15 minutes.*

## Home Mortgage Disclosure Act (HMDA) Overview

Explores the types of loans covered by HMDA, and explains the collection steps for the demographic information, and how the Loan Application Register information is used. Defines the role of supervisory agencies and management in ensuring data is reported as outlined in HMDA.  
*Reviewed/Updated: March 2022. Length: 30 minutes.*

## Homeowners Protection Act

Explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.  
*Reviewed/Updated: April 2022. Length: 30 minutes.*

## Human Trafficking and Human Smuggling

Human trafficking and human smuggling are two of the fastest growing areas of international criminal activity. They can be difficult to detect because they often involve a number of different crimes, can span several countries, and might involve an increasing number of players. This course provides the basics bankers need to know; it covers both human trafficking and human smuggling and explains the differences between the two, what these crimes involve, and how bankers are in a unique position to help detect possible criminal activity report it to the proper authorities.  
*Reviewed/Updated: November 2021. Length: 1 hour.*

## Identity Theft Red Flags and Information Security (NEW)

The Red Flags Rule is a U.S. government regulation that requires banks to develop and implement a written Identity Theft Prevention Program that includes employee training. This course offers a broad overview of the requirements of the Red Flags Rule and the protection of customer information, including the requirement that banks develop and implement a written Identity Theft Prevention Program.  
*Added: September 2022. Length: 50 minutes.*

## Leveraging the Benefits of a Diverse Workforce

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

*Length: 55 minutes.*

## Military Lending Act

Covers the U.S. Department of Defense (DoD) Military Lending Act (MLA). Explains how the regulation imposes strict requirements on covered loans made to military personnel and their families. Discusses the expanded coverage of the MLA, its numerous restrictions and requirements, determination of military status, and the penalties for noncompliance.

*Reviewed/Updated: July 2021. Length: 40 minutes.*

## Mortgage Servicing: ARM Notices

Provides an explanation of when Initial Variable Rate Notices, Initial Rate Reset Notices, and Subsequent Rate Reset Notices are required, what information should be included, and any timing exceptions.

Covers transactions that either do not require the disclosures or have additional disclosure requirements specific to the particular transaction structure.

*Reviewed/Updated: January 2022. Length: 30 minutes.*

## Mortgage Servicing: Early Intervention and Continuity of Contact

Provides an understanding of the delinquency and live contact requirements of early intervention and the timing of a Delinquency Notice and information that must be included, as well as the continuity of contact requirements.

*Reviewed/Updated: January 2022. Length: 30 minutes.*

## Mortgage Servicing: Error Resolution

Covers the types of errors covered and which errors are not covered, servicer requirements after receiving a notice of error, multiple or additional errors, and requirements for providing information from a borrower and to a borrower.

Explores alternative compliance situations and additional servicer response requirements.

*Reviewed/Updated: January 2022. Length: 40 minutes.*

## Mortgage Servicing: Escrow Accounts

Provides an explanation of the escrow account including establishment, analysis and maintenance of the escrow account. Explains the escrow rules for HPMLs and rules pertaining to flood insurance premiums, including transactions and creditors that are exempt from these requirements.

*Reviewed/Updated: January 2022. Length: 40 minutes.*

## Mortgage Servicing: Force-Placed Insurance

Covers specific requirements for when servicers can purchase force-placed insurance, what guidance exists for fees, how servicers seek repayment of advanced premiums, and how servicers handle loans with force-placed insurance in foreclosure and the cancellation of force-placed insurance when it is no longer needed.

*Reviewed/Updated: January 2022. Length: 40 minutes.*

### **Mortgage Servicing: Loan Origination and Servicing Transfers**

Covers the disclosure statements and other servicing transfer requirements. Explains why servicers should review their own practices and ability of counterparties to adhere to servicing transfer guidance and regulations. Describes the conditions and processes related to the evaluation of loss mitigation during the transfer of servicing.

*Reviewed/Updated: January 2022. Length: 45 minutes.*

### **Mortgage Servicing: Loss Mitigation**

Covers the conditions for a loss mitigation application receipt and obligations of forbearance and repayment plans, and the requirements for providing a notice of complete application and denial circumstances. Identifies how a determination notice is used for a loss mitigation offer, conditions for acceptance or rejection, and conditional non-home options.

*Reviewed/Updated: January 2022. Length: 45 minutes.*

### **Mortgage Servicing: Overview**

Provides an overview of the key changes in the new requirements of the topics related to Servicing Rules for the general loan servicing, special protections for loans in delinquency, and general servicer policies, procedures, and requirements.

*Reviewed/Updated: January 2022. Length: 45 minutes.*

### **Mortgage Servicing: Payment Crediting and Periodic Statements**

Provides an understanding of payment posting requirements, rules related to handling partial and conforming payments, and payoff statement requirements. Describes information the periodic statement must contain related to payments, fees, transactions, contact information for the servicer and housing counselors, and statement timing, form, and content requirements.

*Reviewed/Updated: January 2022. Length: 40 minutes.*

### **Mortgage Servicing: Successors in Interest**

Identifies documentation requirements for confirmation of successors in interest status and how to communicate with and treat successors in interest. Identifies RESPA considerations for confirmed and potential successors in interest. Identifies additional considerations for ability to repay, private right of action and UDAAP.

*Reviewed/Updated: January 2022. Length: 45 minutes.*

### **Office of Foreign Assets Control (OFAC)**

Describes OFAC's authority to impose civil penalties for violations. Provides the purpose and use of the blocked persons list, as well as the general guidelines for handling matched names and blocked funds. Describes the two types of reports that must be made when the bank has blocked or rejected transactions.

*Reviewed/Updated: February 2021. Length: 20 minutes.*

### **Privacy: GLBA Rule (Reg P)**

An overview of the general provisions of the Gramm-Leach-Bliley Act privacy rule to help banks ensure the security and confidentiality of customer information. Learn the privacy and information sharing requirements and policies to communicate to customers how information is protected and to help your bank achieve GLBA compliance.

*Reviewed/Updated: April 2022. Length: 25 minutes.*

### **Privacy: GLBA Safeguards Rule**

Focuses on the general requirements and considerations outlined in the Gramm-Leach-Bliley Act safeguards rule. Learn to recognize sensitive customer information as defined by the rule that mandates how banks must respond to data breaches.

*Reviewed/Updated: April 2022. Length: 10 minutes.*

### **Privacy: Overview of Laws**

Provides a high level overview of the general purpose and function of each key consumer privacy law that impacts banks and their customers: Gramm-Leach-Bliley Act (GLBA), Fair Credit Report Act (FCRA), Right to Financial Privacy Act (RFPA), Health Insurance Portability and Accountability Act (HIPAA), Children's Online Privacy Protection Act (COPPA), General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA) and the Taxpayer First Act.

*Reviewed/Updated: April 2022. Length: 25 minutes.*

### **Real Estate Settlement Procedures Act (RESPA) Overview**

The Real Estate Settlement Procedures Act (RESPA) Overview Frontline course provides information about consumer protections during the home buying process. The course identifies the types of loans RESPA and its implementing regulation, Regulation X, cover and the disclosures they require. The course discusses the prohibition against certain kickbacks and unearned fees, the prohibition of sellers of residential real estate to require use of a certain title company, and the prohibition against charging a fee for the preparation of any RESPA or Truth in Lending Act (TILA) disclosure. It also provides an overview of the general responsibilities for servicing the mortgage loan during the life of the loan.

*Reviewed/Updated: November 2021. Length: 1 hour.*

### **Recognizing and Preventing UDAAP**

Explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred. Stresses the importance of recognizing the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and proactively helping your bank to avoid UDAAP claims.

*Reviewed/Updated: June 2022. Length: 1 hour.*

### **Reg B: Appraisals and Other Valuations**

Explains the Regulation B requirements that creditors provide applicants with free copies of all appraisals and other written valuations developed in connection with an application for a loan to be secured by a first lien on a dwelling. Explores the requirements for notifying applicants in writing that copies of appraisals will be provided to them promptly.

*Reviewed/Updated: March 2022. Length: 20 minutes.*

### **Reg B: Creditors' Request for Information**

Explains when creditors may request and collect information about a loan applicant's characteristics, such as race, color, religion, national origin and sex, as well as the prohibitions on inquiries regarding marital status, spouse and source of income.

*Reviewed/Updated: March 2022. Length: 15 minutes.*

## Reg B: Evaluating Applications

Focuses on information a creditor may consider in evaluating applicants, so long as the use of the information does not have the intent or the effect of discriminating against an applicant on a prohibited basis. Discusses the use of loan evaluation systems including judgment systems and credit scoring systems. Centers on the Regulation B limitations on requiring people other than the applicant to sign credit documents, requirements to consider certain information, and limitations on actions creditors may take on open-end credit.

*Reviewed/Updated: March 2022. Length: 20 minutes.*

## Reg B: Notifications

Describes the notices banks must provide when they approve or deny consumer and business credit applications, respond to credit applications with counteroffers, receive incomplete applications, make unfavorable changes to or close existing accounts, and act on third party applications. Clarifies the timing requirements for these notices and explains actions banks must provide when an application is withdrawn.

*Reviewed/Updated: March 2022. Length: 15 minutes.*

## Reg CC Check 21

Explains how the Check 21 Act created the legal framework for processing checks electronically. Identifies the components of a substitute check, the required customer disclosures, and the process banks must use to handle claims when a substitute check is erroneously paid.

*Reviewed/Updated: November 2021. Length: 15 minutes.*

## Reg CC Disclosures and Notifications

This course is the third in the series of required courses designed to help students understand the basic requirements of the EFAA and Regulation CC. In this course, students will learn about certain disclosures designed to help customers understand when money from deposits is available for their use.

*Reviewed/Updated: May 2021. Length: 7 minutes.*

## Reg CC Exceptions to Funds Availability Schedules

This course is the second in the Regulation CC series of mandatory courses. It explains the statutory exceptions to the funds availability schedules that allow banks to hold funds beyond the general maximum hold periods. In addition, the course discusses when banks that make funds available sooner than required may make shorter "case-by-case" exception holds.

*Reviewed/Updated: May 2021. Length: 5 minutes.*

## Reg CC Funds Availability Schedules

This course is the first course in a series of three that are required to meet the mandatory training requirements under the EFAA and Regulation CC. This course explains the maximum hold time periods, called funds availability schedules, which vary depending on the type of deposit.

*Reviewed/Updated: May 2021. Length: 7 minutes.*

## Reg CC Indorsements

Provides an overview of the rules around indorsements, including those under the Expedited Funds Availability Act, as implemented by Regulation CC. Describes the types of indorsements, standards for indorsement area placement, and how a properly indorsed check helps to expedite the check collection process.

*Reviewed/Updated: November 2021. Length: 20 minutes.*

## Reg CC Subpart C

This course covers Regulation CC Subpart C, which sets forth rules concerning the following aspects of check collection and return including expeditious return of checks, responsibilities of depository banks, paying banks, and returning banks, paying bank notification of nonpayment of large-dollar returns, check indorsement standards, and other matters related to the check collection system

*Reviewed/Updated: February 2021. Length: 40 minutes.*

## Reg DD for Marketers

Regulation DD (Truth in Savings Act) is intended to ensure that consumers make informed decisions regarding deposit accounts by requiring uniform and clear disclosures of terms and conditions. This course concentrates on the advertising aspects of Regulation DD, including the disclosure rules for advertisements and prohibitions against unfair and deceptive acts and practices.

*Reviewed/Updated: June 2022. Length: 25 minutes.*

## Reg DD: Disclosures and Payment of Interest

The Truth in Saving Act, and its implementing regulation, Regulation DD, were designed to help consumers make more informed decisions about deposit accounts. This course provides an overview and purpose of Regulation DD disclosures and describes the types of accounts subject to the regulation and the types of disclosures that banks must provide.

*Reviewed/Updated: June 2022. Length: 21 minutes.*

## Reg DD: Overdraft Rules

Regulation DD (Truth in Savings Act) requires that banks provide certain information about account fees, earning rates, terms, and conditions in advertisements, upon request, in account-opening documents, periodic statements, change in terms notices, and notices when certain time deposits such as CDs mature. Regulation DD also requires special disclosures related to overdraft services and fees, which is the focus of this course. Specifically, it requires that overdraft and returned item fee totals be included in periodic statements and that account balance information provided through an automated system disclose the amount of funds available for the consumer's immediate use.

*Reviewed/Updated: June 2022. Length: 35 minutes.*

## Reg E Consumer Liability

Describes the different notification requirements when an unauthorized EFT does or does not involve an access device. Explores the extent of the customer's liability depending on when the bank is notified of the error, and how to recognize and differentiate between an unauthorized transaction as opposed to one that is authorized and not eligible for Regulation E error resolution protections.

*Reviewed/Updated: March 2022. Length: 25 minutes.*

## Reg E Consumer Remittances

Provides the background and purpose of the rule and the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. Describes the disclosure requirements and the cancellation and error resolution procedures under this rule.

*Reviewed/Updated: February 2022. Length: 1 hour, 10 minutes.*

## Reg E Disclosure Requirements

Describes the disclosures required by Regulation E that let consumers know their rights and responsibilities and about electronic fund transactions they made or have agreed to make. Describes the disclosures that explain what happens when there is a problem with an electronic funds transfer and what reporting obligations consumers have in order to avoid liability. Discusses periodic statement disclosures and those mandated at ATMs. Covers the rules a bank must follow if it decides to provide disclosures in electronic format.

*Reviewed/Updated February 2022. Length: 20 minutes.*

## Reg E Error Resolution Requirements

Describes the procedures financial institutions must follow after receiving notice from a consumer of an error for an EFT. Covers the time limits for investigations, provisional credit, and notice requirements when a bank determines whether or not an error occurred.

*Reviewed/Updated: February 2022. Length: 25 minutes.*

## Reg E Gift Cards

Describes the amendments to Regulation E made to implement the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Explores the protections for consumers that purchase or use gift cards, and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on the card or with the card.

*Reviewed/Updated: February 2022. Length: 20 minutes.*

## Reg E Overdrafts

Describes the debit cards overdraft rule under Regulation E and what consumer deposit and payroll card accounts are covered as well as the accounts not covered. Explains how the rule prohibits imposing any fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the fee and consented or opted-in.

*Reviewed/Updated: February 2022. Length: 25 minutes.*

## Reg E Overview

Explores the types of transactions and services covered under Regulation E, the disclosures required, and the error and liability provisions. Explains the importance of acting promptly when notified by a customer of a potential error or unauthorized transaction.

*Reviewed/Updated: July 2022. Length: 35 minutes.*

## Reg E Payroll Cards

Describes how Regulation E applies to a payroll card “account” just as it applies to other types of traditional deposit accounts, such as checking and savings accounts. Explains the exceptions, including those that apply to periodic statements and error resolution.

*Reviewed/Updated: February 2022. Length: 15 minutes.*



## Reg E Preauthorized Transfers

Explains the requirements to authorize a preauthorized electronic fund transfer from a consumer's account. Describes compulsory use and the stop payment of a preauthorized electronic fund transfer, including notification to the bank orally or in writing.

*Reviewed/Updated: February 2022. Length: 15 minutes.*

## Reg E Prepaid Accounts

Describes how recent Regulation E amendments apply to prepaid accounts and how the amended Regulation Z (Truth in Lending Act) regulates any credit or overdraft features associated with prepaid accounts.

*Reviewed/Updated: February 2022. Length: 40 minutes.*

## Reg F: Fair Debt Collection Practices Act (FDCPA)

This course will help you understand the consumer protections and debt collector responsibilities covered by the Fair Debt Collection Practices Act (FDCPA) and its implementing regulation, Regulation F. The Consumer Financial Protection Bureau's (CFPB) Regulation F goes into effect Nov. 30, 2021. Regulation F addresses, among other things, communications in connection with debt collection as well as prohibitions on harassment or abuse, false or misleading representations, and unfair practices in debt collection.

Note: This course is not intended to provide detailed information on debt collection, nor is it intended to fully train individuals employed by their respective banks as debt collectors. Rather, this course provides bank employees with a general overview of the FDCPA and Regulation F's requirements.

*Reviewed/Updated: July 2022. Length: 15 minutes.*

## Reg W: Affiliate Transactions

Provides a high-level overview of Reg W. Explains the restrictions and requirements imposed on certain transactions between banks and their affiliates. Learn how to ensure that transactions between banks and affiliates are sound and at arm's length to protect banks from financial risk and to limit their use of FDIC insured deposits to cover losses from those transactions. Have a basic understanding of how Reg W prohibits banks from engaging in activities with entities that have a connection with the bank; more technically, prohibits banks from initiating a covered transaction with an affiliate under certain circumstances.

*Reviewed/Updated: November 2021. Length: 15 minutes.*

## Reg Z Adjustable Rate Mortgages

Covers the features, benefits, advantages, and disadvantages of adjustable rate mortgage loans. Discusses Regulation Z disclosure requirements for ARMs.

*Reviewed/Updated: August 2022. Length: 25 minutes.*

## Reg Z Advertising

Defines the meaning of "advertisement" under Regulation Z, the meaning of "triggering terms" and discusses the types of disclosures required in various types of loan advertising, including credit cards, mortgages and private higher education loans.

*Reviewed/Updated: August 2022. Length: 45 minutes.*

## **Reg Z Advertising for Marketers**

Regulation Z (Truth in Lending Act) is intended to help consumers to make informed decisions about credit and to manage their credit. This course covers the Regulation Z provisions that apply to consumer credit advertisements. It explains how certain terms like interest rates must be disclosed and which terms, if included in an advertisement, trigger additional disclosures. It also describes specific requirements for loans such as credit cards, mortgages, and private higher education loans.

*Reviewed/Updated: August 2022. Length: 35 minutes.*

## **Reg Z Credit Cards**

Includes the key provisions of the CARD Act and how it protects consumers from unexpected interest charges. Requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.

*Reviewed/Updated: August 2022. Length: 35 minutes.*

## **Reg Z HELOCs (Open-End Credit)**

Explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms, and periodic statements.

*Reviewed/Updated: August 2022. Length: 35 minutes.*

## **Reg Z HOEPA and Higher-Priced Mortgage Loans**

Describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. Explains the underwriting standards, timing and disclosure requirements, escrow, and appraisal requirements, and the penalties for violations of these sections of Regulation.

*Reviewed/Updated: August 2022. Length: 50 minutes.*

## **Reg Z Installment and Home Equity Loans (Closed-End Credit)**

Describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both.

*Reviewed/Updated: August 2022. Length: 30 minutes.*

## **Reg Z Mortgages (Closed-End Credit)**

This course discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation.

*Reviewed/Updated: April 2021. Length: 20 minutes.*

## **Reg Z Non Home Secured (Open-End Credit)**

Discusses types of open-end non-home secured lines of credit other than credit cards. Reviews disclosure requirements, periodic statement requirements, change in terms notices, payment processing rules, and liability for non-compliance.

*Reviewed/Updated: June 2021. Length: 20 minutes.*

## Reg Z Overview

Explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. Explains key terms used in Reg Z and the types of finance charges and items excluded from finance charges.

*Reviewed/Updated: August 2022. Length: 50 minutes.*

## Reg Z Private Education Loans

Discusses the amendments to Reg Z that apply to any closed-end, non-home secured loan extended expressly, in whole or in part, to be used for post-secondary educational expenses. Explains the disclosure requirements for such loans and the applicability of the right to cancel.

*Reviewed/Updated: January 2021. Length: 20 minutes.*

## Reg Z Reverse Mortgages

This course defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements.

*Reviewed/Updated: August 2021. Length: 25 minutes.*

## Reg Z Right of Rescission

Explains the reasons for the right of rescission, disclosures required, how to calculate the rescission period, and how to answer consumer questions concerning this right. Covers the new rules on a consumer's right to cancel a private education loan.

*Reviewed/Updated: August 2021. Length: 35 minutes.*

## Reserve Requirements for Depository Institutions (Reg D)

Covers Regulation D, the federal banking rule that affects how banks are able to classify certain types of bank accounts. Defines transaction, savings and time deposit accounts, and includes the restrictions on NOW account eligibility.

*Reviewed/Updated: August 2021. Length: 40 minutes.*

## Right to Financial Privacy Act (RFPA)

Covers procedures that federal government authorities follow to obtain information from a bank about a customer's financial records and the customer's rights concerning those records. Explains compliance with the RFPA, and how banks must be prepared to respond to the government's request for records and the penalties for noncompliance.

*Reviewed/Updated: August 2021. Length: 30 minutes.*

## Robbery and Bank Security

This course explains the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threats, active shooter incidents, and fire, and introduces guidelines to follow if the bank suspects a potential con artist or financial scam. It reviews daily bank security routines and discusses the personal responsibility of employees to practice ethical behavior.

*Reviewed/Updated: August 2021. Length: 45 minutes.*

### **Servicemembers Civil Relief Act (SCRA)**

Covers specific SCRA requirements for banks such as interest rate relief and foreclosure protections offered to military personnel. Explains the rights of the borrower under these laws, and the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly.

*Reviewed/Updated: April 2022. Length: 50 minutes.*

### **Sexual and Workplace Harassment**

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

*Length: 40 minutes.*

### **Sexual and Workplace Harassment for Managers**

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

*Length: 1 hour.*

### **Social Media for Marketers**

Many banks have launched social media initiatives and found creative ways to use social media to engage and assist customers, manage complaints, discover new customer needs, and keep customers informed about their financial accounts. Banks are also using social media to advertise their products and promote brand awareness. This course explains the role of bank marketers when advertising in a social media setting, the banking laws and regulations applicable to social media advertising, the opportunities and challenges that banks face using social media for advertising, and the risks and regulatory challenges banks face in social media advertising.

*Reviewed/Updated: June 2021. Length: 25 minutes.*

### **Social Media: Managing the Risks**

Explains the risks and regulatory concerns in social media including how banking laws and regulations apply. Provides guidelines for bank employees' use of personal social media and includes examples of inappropriate use. Highlights key considerations when developing a program to identify, monitor and control social media risk including managing social media customer complaints.

*Reviewed/Updated: July 2021. Length: 45 minutes.*

### **Telephone Consumer Protection Act (TCPA)**

Describes the technology included in an auto-dialer and types of prohibited phone calls. Teaches the FCC interpretation of prior express consent and exceptions to the Telephone Consumer Protection's (TCPA) prior consent requirements and disclosures. Identifies requirements of the National Do Not Call Registry and distinctions between the TSR and the TCPA.

*Reviewed/Updated: June 2021. Length: 40 minutes.*

### **The S.A.F.E. Act – Secure and Fair Enforcement for Mortgage Licensing Act**

Explains the purpose of the S.A.F.E. Act and the core elements of the "mortgage loan originator" position. Provides a working knowledge of what activities define a mortgage loan originator, the registration requirements, and the use of the MLO unique identifier.

*Reviewed/Updated: April 2022. Length: 30 minutes.*

### **TILA-RESPA Integrated Disclosures**

Explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules, and provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. Emphasizes factors to comply with TRID rules regarding restrictions on fees, misaligned mortgage rules, and timing requirements.

*Reviewed/Updated: November 2021. Length: 30 minutes.*

### **UDAAP for Marketers**

This course looks at how federal laws prohibiting unfair, deceptive, and abusive acts and practices apply to bank marketing. The course explains the elements of unfair, deceptive, and abusive practices to help bank-marketing professionals develop advertisements and promote their banks' products and services without risking violations of federal law.

*Reviewed/Updated: June 2022. Length: 45 minutes.*

### **Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)**

Focuses on steps to assess the risk of unlawful Internet gambling transactions conducted through a commercial loan or deposit account. Outlines requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations.

*Reviewed/Updated: July 2021. Length: 20 minutes.*

## Executive Education - Certificates

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### ABA Certificate in Bank Financial Management

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises. By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution. This certificate is not available as a curriculum. Courses must be purchased individually.

#### Facilitated Online:

- Analyzing Bank Performance
- Managing the Bank's Investment Portfolio
- Managing Funding, Liquidity, and Capital
- Managing Interest Rate Risk

#### Self-Paced Online:

- Ethical Issues for Bankers

### ABA-Wharton Emerging Leaders Certificate: Advanced Emerging Leadership

This certificate program is taught through a series of short 10-20 minute videos from top-tier Wharton leadership experts, together with assessments to ensure learners understand key concepts. A well-rounded leader understands how to define success in their terms and how pursuing a meaningful life improves your performance as a leader. Understand the framework of power and influence, how to develop trust and the best method of communication for negotiation.

- Introductory Video – Wharton Professor Peter Cappelli and ABA's Jim Edrington
- Success
- Leading the Life You Want

*Member: \$695. Non-Member: \$925. Length: NA.*

### ABA-Wharton Emerging Leaders Certificate: Engaging and Motivating Talent

This certificate program is taught through a series of short 10-20 minute videos from top-tier Wharton leadership experts, together with assessments to ensure learners understand key concepts. Learn how to create an environment where employees can thrive. Start motivating, organizing and rewarding people so you can succeed as a business and as a social organization.

- Leadership in the 21<sup>st</sup> Century (4 sections)
- Managing and Motivating Talent (4 sections)

*Member: \$1,695. Non-Member: \$2,195. Length: NA.*

### **ABA-Wharton Emerging Leaders Certificate: Strategy**

This certificate program is taught through a series of short 10-20 minute videos from top-tier Wharton leadership experts, together with assessments to ensure learners understand key concepts. Learn how to create strategic leadership and vision and identify your most valuable customers and leverage their strategic value.

- Competitive and Corporate Strategy (4 sections)
- Managing the Value of Customer Relationships (4 sections)

*Member: \$1,695. Non-Member: \$2,195. Length: NA.*

## Executive Education – Self-Paced Courses

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### ABA-Wharton Competitive and Corporate Strategy Curriculum

Learn to design and implement strategies that drive growth for your organization and maintain competitive advantage in the marketplace. This course was created to give you the tools and framework you need to evaluate, develop and execute a successful strategy both inside and outside the corporation. You'll learn how to answer eight key strategy questions regarding value chains, positioning, and network and industry analysis to help maximize the drivers of profitability to your advantage. You'll also learn how to foster strategic leadership and vision, and use outsourcing, acquisitions and alliances to coordinate strategy across multiple lines of business. By the end of this course, you will be able to explain what your strategy is, how it works and why it helps you meet your organization's financial and marketing goals. You'll be prepared to put this strategy into practice to begin immediately driving profits and growth.

*Member: \$925. Non-Member: \$1,175. Length: NA.*

### ABA-Wharton Leadership in the 21<sup>st</sup> Century

In an increasingly connected and fast-paced world, leaders can no longer succeed simply by exerting authority and telling others what to do. Today's successful leaders know how to create positive and productive organizational cultures. Leadership in the 21st Century was designed to teach you how to create a workplace where your employees thrive and your organization succeeds. You'll learn how to effectively engage employees, foster creativity, identify "givers, takers and matchers," lead with purpose and create a culture that encourages success. This course features the world's most acclaimed professors and their cutting-edge research on the qualities and behaviors of successful and unsuccessful work environments.

Leadership in the 21st Century will inspire you and your employees to make changes for the better, while giving you the tools you need to develop a positive strategy for leading your company into the future. The program incorporates cutting edge research on the qualities and behaviors of successful leadership to illustrate how to create an environment where employees thrive and step up to meet stretch goals for the organization.

*Member: \$925. Non-Member: \$1,175. Length: NA.*

### ABA-Wharton Managing and Motivating Talent

People are the most valuable asset of any business—but they are also the most unpredictable and difficult to manage. While managing people well is critical to the health of any organization, most managers don't get the training they need to make good management decisions. Now, award-winning authors and renowned management professors, Mike Useem and Peter Cappelli, of the Wharton School, have designed a course to introduce you to the key elements of managing people.

Based on their popular class at Wharton, this course will teach you how to motivate individual performance and design effective reward systems. You'll learn how to create jobs and organize work for high performance, as well as how to make timely management decisions. You'll also discover how to design and change your organization's architecture. By the end of the course, you will have developed the skills you need to start motivating and rewarding employees in your organization so that your company can thrive both as a business and a social organization.

Wharton management professors Michael Useem and Peter Cappelli created this course to introduce you to the key elements of managing talent and motivating people. By the end of this session, you will have developed the skills you need to start motivating and rewarding people in your organization, so it can thrive as a business and social entity.

*Member: \$925. Non-Member: \$1,175. Length: NA.*



## ABA-Wharton Managing the Value of the Customer Relationship

Today your best opportunities for growth may not lie solely in developing new "blockbuster" products and services, but rather, by more effectively selling to your existing customers—and finding new customers with similar attributes. This course is designed to help you identify your most valuable customers and maximize their strategic value. You might have the data and technology to track your best customers, but how can you meaningfully differentiate between them and the rest? How do you align your operations around these individuals? And how do you create and sustain competitive advantage from such practices? This course will help you radically rethink how you develop and implement customer-centric strategies, so you can:

- Make an informed decision about when to invest in customer centricity.
- Make the case for customer centricity in your organization.
- Find a balance between customer-centric and product-centric efforts.
- Decide what initial investments your company should make to achieve customer centricity.
- Choose metrics to gauge and guide customer-centric efforts

*Member: \$925. Non-Member: \$1,175. Length: NA.*

## Emerging Leaders: Developing a Personal Value Proposition

Learn how to present yourself in a compelling way and raise your level of performance by developing a meaningful personal value proposition that answers the question: "Why do business with me?"

*Member: \$135. Non-Member: \$185. Length: 15 minutes.*

## Emerging Leaders: Emotional Intelligence

Learn what it means to be emotionally intelligent and how to cultivate this leadership skill to build more successful relationships with customers and staff.

*Member: \$135. Non-Member: \$185. Length: 15 minutes.*

## Emerging Leaders: Mastering the Art of Inquiry

Guide conversations, deepen relationships and enhance client engagement by developing effective inquiry skills. Learn to ask probing questions, navigate conversations and better understand clients' financial picture to enhance service and drive results.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Ethical Issues for Bankers

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

*Member: \$55. Non-Member: \$75. Length: 25 minutes.*

## Leveraging the Benefits of a Diverse Workforce

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

*Member: \$95. Non-Member: \$130. Length: 55 minutes.*

## Executive Education – Facilitated Courses

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### Analyzing Bank Performance

An overview of tools and techniques to analyze and improve a bank's financial performance. Participants observe the effects of certain kinds of risk on a bank's financial track record, and the correlation between risk optimization and superior financial performance.

*Course: Member: \$660. Non-Member: \$870. Length: 7 weeks.*

*Required Textbook: Bank Management, 8<sup>th</sup> Edition. Member: \$215. Non-Member: \$255*

*Note: the Bank Management textbook is required for the following facilitated online courses: Analyzing Bank Performance; Managing Funding, Liquidity, and Capital; Managing Interest Rate Risk; Managing the Bank's Investment Portfolio.*

### Managing Funding, Liquidity and Capital

A summary of the bank funding types, liquidity issues and management of capital. Learn what funding is used by banks; how liquidity needs may be addressed by storing liquidity on the balance sheet or by securing additional funding; and bank capital's purpose, regulatory requirements and the effect on profitability.

*Course: Member: \$660. Non-Member: \$870. Length: 5 weeks.*

*Required Textbook: Bank Management, 8<sup>th</sup> Edition. Member: \$215. Non-Member: \$255*

*Note: the Bank Management textbook is required for the following facilitated online courses: Analyzing Bank Performance; Managing Funding, Liquidity, and Capital; Managing Interest Rate Risk; Managing the Bank's Investment Portfolio.*

### Managing Interest Rate Risk

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

*Course: Member: \$660. Non-Member: \$870. Length: 8 weeks.*

*Required Textbook: Bank Management, 8<sup>th</sup> Edition. Member: \$215. Non-Member: \$255*

*Note: the Bank Management textbook is required for the following facilitated online courses: Analyzing Bank Performance; Managing Funding, Liquidity, and Capital; Managing Interest Rate Risk; Managing the Bank's Investment Portfolio.*

### Managing the Bank's Investment Portfolio

Fundamentals for understanding the how a bank's investment portfolio is managed. Objectives and composition of investment portfolios, and common bank investments are covered, focusing on their risk and return profiles. Various investment strategies are described and the development of bank investment policies is discussed.

*Course: Member: \$660. Non-Member: \$870. Length: 5 weeks.*

*Required Textbook: Bank Management, 8<sup>th</sup> Edition. Member: \$215. Non-Member: \$255*

*Note: the Bank Management textbook is required for the following facilitated online courses: Analyzing Bank Performance; Managing Funding, Liquidity, and Capital; Managing Interest Rate Risk; Managing the Bank's Investment Portfolio.*

## Mortgage Lending - Certificate

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### ABA Residential Mortgage Lender Certificate

A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers. Courses include:

- Banking Basics Suite (12 courses)
- Appraisal Procedures\*
- Basics of Mortgage Processing\*
- Determining Your Role in Fraud Prevention
- Discovering FHA Programs\*
- Effective Referrals Suite (2 courses + 1 exercise)
- Essentials of Mortgage Lending\*
- Ethical Issues for Bankers
- Explaining Loan Modifications\*
- Mitigating Potential Fraud in Your Organization
- Mortgage Customer Counseling and Prequalification
- Personal Tax Return Analysis
- Preparing the Closing Disclosure\*
- Preparing the Loan Estimate\*
- Processing and Underwriting Credit\*
- Processing Income and Assets\*
- Reviewing the Appraisal Report\*

*Member: \$775. Non-Member: \$985. Length: 24 hours.*

\*These courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.

## Mortgage Lending – Self-Paced Courses

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### Effective Referrals Suite

Explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately.

- The Referral Process
- Making Referrals
- Effective Referrals – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Ethical Issues for Bankers

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

*Member: \$55. Non-Member: \$75. Length: 25 minutes.*

### Handling Mortgage Inquiries and Making Referrals

Describes the primary regulatory compliance Acts that affect mortgage inquiry, counseling, and application phases. Reviews the features and benefits of the most popular mortgage programs, important elements of different purchase and refinance transactions, and techniques and sample responses to customers for your mortgage referral to the MLO.

*Member: \$95. Non-Member: \$130. Length: 1 hour 40 minutes.*

### Mortgage Customer Counseling and Prequalification

Describes mortgage counseling and the type of information and techniques to improve communication between the MLO and customer. Reviews mortgage counseling from the transaction-oriented and mortgage program-oriented perspectives. Explains critical areas of review for each step in the prequalification process.

*Member: \$95. Non-Member: \$130. Length: 2 hours 30 minutes.*

### Personal Tax Return Analysis

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

*Member: \$95. Non-Member: \$130. Length: 6 hours.*

## Mortgage Lending – Self-Paced Courses by AllRegs

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The following courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.

### Appraisal Procedures

Fundamentals of appraisal procedures, including defining the role of the appraiser and the valuation process. An examination of the use of Automated Valuation Models (AVMs), the importance of appraiser independence and recent mortgage fraud trends is also covered.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

### Basics of Mortgage Processing

The role of loan processors in the overall mortgage loan process, and strategies on how best to communicate with them are covered in this course. It also focuses on the importance of the Uniform Residential Loan Application (URLA) as a central and vital document.

*Member: \$105. Non-Member: \$143. Length: 45 minutes.*

### Determining Your Role in Fraud Prevention

A detailed look at mortgage fraud characteristics, the ways individuals or groups perpetrate fraud in a mortgage transaction, and strategies to detect and reduce mortgage fraud for mortgage loan originators (MLOs) and mortgage operations personnel. The course includes an overview of U.S. mortgage fraud statistics, motivators, common fraud schemes and the red flags that may indicate the presence of mortgage fraud throughout the loan process, beginning at the point of application.

*Member: \$105. Non-Member: \$143. Length: 30 minutes.*

### Discovering FHA Programs

An overview of the Federal Housing Administration and the Department of Housing and Urban Development's role in providing mortgage insurance on a variety of lending programs. The course examines the basics of FHA programs, such as eligibility requirements, maximum loan amounts, occupancy requirements and mortgage insurance premiums.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

### Essentials of Mortgage Lending

Focused on compliance and highlights industry best practices, this course covers the basics in the life of the mortgage loan process, the production process, as well as insights into secondary marketing, servicing and mortgage fraud. Origination strategies, common loan products and essential considerations when underwriting loan risk are also covered.

*Member: \$105. Non-Member: \$143. Length: 1 hour 30 minutes.*

### Explaining Loan Modifications

The role of loan modifications and how they apply to various borrower circumstances is discussed. Learn to identify eligibility requirements and procedures for obtaining a loan modification and identify how to avoid falling victim to loan modification scams along with resources available for reporting.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Mitigating Potential Fraud in Your Organization

A detailed look at mortgage fraud characteristics, the ways individuals or groups perpetrate fraud in a mortgage transaction, and strategies for MLOs to detect and reduce mortgage fraud. The course includes an overview of U.S. mortgage fraud statistics, including prevalence, trends and geographic risk indicators, as well as fraud reporting requirements, including when and how to file reports through a Suspicious Activity Report (SAR), and the laws that affect controls and compliance measures that lenders and loan origination organizations must have in place.

*Member: \$105. Non-Member: \$143. Length: 30 minutes.*

## Preparing the Closing Disclosure

The Preparing the Closing Disclosure course addresses the preparation of each field of the Closing Disclosure, illustrating similarities between the Closing Disclosure and the Loan Estimate, and addressing common and situational questions regarding the Closing Disclosure. The Closing Disclosure form is required to be used on all loans that are subject to the TILA-RESPA Integrated Disclosure Rule for loan applications taken on or after October 3, 2015. This course will help mortgage lending personnel understand the disclosure and re-disclosure requirements as well as the information provided in each field on the form.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Preparing the Loan Estimate

The Preparing the Loan Estimate course addresses the preparation of each field of the Loan Estimate, illustrating similarities between the Loan Estimate and the Closing Disclosure, and addressing common and situational questions regarding the Loan Estimate. The Loan Estimate form is required to be used on all loans that are subject to the TILA-RESPA Integrated Disclosure Rule for loan applications taken on or after October 3, 2015. This course will help mortgage lending personnel understand the delivery and receipt requirements of the disclosure as well as the information provided in each field on the form.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Processing and Underwriting Credit

Unravel the information contained in credit reports, while also providing a methodology for reconciling credit and handling credit problems that may be uncovered during the analysis. Foundational lessons of processing and underwriting credit is also included.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Processing Income and Assets

A basic education of the income and asset documentation and underwriting requirements of a conforming residential mortgage loan, including tips on preparing a quality loan for submission to underwriting.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Reviewing the Uniform Residential Appraisal Report

Immerse yourself in this succinct learner-driven course focusing on the Uniform Residential Appraisal Report (URAR) for single family properties. This course will help clarify general standards and help you recognize key aspects of the URAR as they relate to the mortgage loan file. The course explains how approaches to value are applied to help the appraiser and report reader come to reconcile the value of a property.

*Member: \$105. Non-Member: \$143. Length: 1 hour.*

## Mortgage Lending – Facilitated Courses

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### Introduction to Mortgage Lending

Explore key elements in the mortgage lending industry. Course topics include the major mortgage financing programs and guidelines, construction lending and land development financing, the impact of regulations on the mortgage process; property appraisals review and types of mortgage fraud.

*Member: \$550. Non-Member: \$700. Length: 10 weeks.*

*No required textbook – reading materials are included in the course.*

### Legal Foundations in Banking

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

*Course: Member: \$550. Non-Member: \$675. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$125. Non-Member: \$155.*

## Retail Banking – Certificates

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### ABA Bank Solutions Provider Certificate

Develop a broad understanding of the banking business. For organizations that provide products and services to the banking industry, enable your team to better know their bank customers – from the terminology they use to the constructs under which they operate. By completing the ABA Bank Solutions Provider Certificate curriculum, you'll strengthen your knowledge of the language of bankers, core products, and the regulatory and ethical constraints under which banks operate. Courses include:

- Banking Basics Suite (12 courses)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Understanding Business Bank Products Suite (8 courses)

*Member: \$495. Non-Member: \$695. Length: 6 hours 30 minutes.*

### ABA Bank Teller Certificate

Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and co-workers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service. By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Teller Basics Suite (6 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

*Member: \$695. Non-Member: \$995. Length: 13 hours.*





## ABA Branch Manager Certificate

Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for delivering quality customer service. By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations. Courses include:

- Banking Basics Suite (12 courses)
- Coaching to Support the Sales Process Suite (3 courses + 1 exercise)
- Employment Law
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Leadership in Action Suite (5 courses)
- Leveraging the Benefits of a Diverse Workforce
- Making the Client Call Suite (3 courses + 1 exercise)
- Management Essentials Suite (6 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Servicing and Growing Small Business Relationships
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

*Member: \$1,295. Non-Member: \$1,595. Length: 14 hours.*

## ABA Certificate in Bank Financial Management

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises. By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution. This certificate is not available as a curriculum. Courses must be purchased individually.

Facilitated Online:

- Analyzing Bank Performance
- Managing the Bank's Investment Portfolio
- Managing Funding, Liquidity, and Capital
- Managing Interest Rate Risk

Self-Paced Online:

- Ethical Issues for Bankers

## ABA Certificate in General Banking

Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role of banking in the economy. Gain practical knowledge of the core principles of accounting and economics. Explore legal and regulatory issues, compliance matters, as well as the fundamentals of bank marketing. Learn how to identify and resolve ethical issues. By completing the ABA Certificate in General Banking curriculum, you'll build a solid understanding of foundational concepts in the banking industry. This certificate is not available in a curriculum. This certificate is not available as a curriculum. Courses must be purchased individually.

### Facilitated Online:

- The Banking Industry
- Bank Lines of Business
- Building Customer Relationships
- General Accounting
- Legal Foundations in Banking
- Marketing in Banking
- Money and Banking

### Self-Paced Online:

- Ethical Issues for Bankers

## ABA Customer Service Representative Certificate

Develop the key skills essential to successful customer service and relationship-building. Gain a broad understanding of bank products to be able to better cross-sell products and services. Learn ways to cultivate relationships with customers and discover tactics for responding to customer needs. Become better able to successfully resolve customer problems and objections. By completing the ABA Customer Service Representative Certificate curriculum, you'll strengthen your ability to provide a quality customer service experience. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Understanding Business Bank Products Suite (8 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

*Member: \$795. Non-Member: \$995. Length: 10 hours 30 minutes.*



## ABA Digital Banker Certificate

The ABA Digital Banker Certificate helps bankers develop the knowledge and skills they need to provide quality customer service in today's digital first world. Learn about the digital and mobile tools available to customers and how to provide excellent customer service on digital and social platforms. Gain insight into how demographics, technology infrastructure and data analytics play a crucial role in developing an effective digital payments strategy. Understand how to identify the risks associated with technology and protect systems and data from tampering or destruction.

- Digital Banker Suite (5 courses)
- Payments System Suite (2 courses)
- Cybersecurity Fundamentals

*Member: \$495. Non-Member: \$595. Length: 3 hours.*

## ABA Foundational Certificate in Bank Marketing

Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank's brand. Gain insight into managing marketing activities from brand management to PR to digital marketing, and learn the key regulatory guidelines for bank marketing. By completing the ABA Foundational Certificate in Bank Marketing curriculum, you'll strengthen your knowledge of marketing's role in a financial institution and within the banking industry as a whole. This certificate is not available as a curriculum. Courses must be purchased individually.

### Facilitated Online:

- Marketing in Banking
- Marketing Planning
- Marketing Management

### Self-Paced Online:

- Marketing in a Digital World: Digital Campaigns
- Search Engine Optimization
- Build Your Campaign
- Find Your Audience
- Recognizing and Preventing UDAAP



## ABA Personal Banker Certificate

Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships. By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Introduction to Analyzing Financial Statements
- Making the Client Call Suite (3 courses + 1 exercise)
- Managing Time at Work
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Understanding Business Bank Products Suite (8 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

*Member: \$795. Non-Member: \$995. Length: 13 hours 30 minutes.*

## ABA Supervisor/Team Leader Certificate

Develop skills critical for becoming a well-rounded leader – whether with or without direct reports. Build communication skills for a variety of situations: including: collaboration, coaching, motivation, recognition, and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate, and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders. By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees. Courses include:

- Banking Basics Suite (12 courses)
- Building Collaborative Teams
- Communication Basics Suite (3 courses)
- Employment Law
- Empowerment
- Ethical Issues for Bankers
- Leveraging the Benefits of a Diverse Workforce
- Management Essentials Suite (6 courses)
- Managing Change
- Online Communications Suite (2 courses)
- Presentation Skills Suite (4 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

*Member: \$895. Non-Member: \$1,095. Length: 9 hours 30 minutes.*



## ABA Universal Banker Certificate

Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and service sales skills. Discover ways to build relationships and create referrals to other lines of business. By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-workers
- Effective Meetings
- Ethical Issues for Bankers
- Managing Change
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

*Member: \$795. Non-Member: \$995. Length: 9 hours 30 minutes*

## Retail Banking – Self-Paced Courses – Marketing by Mindset Digital

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The following courses are offered through a partnership with Mindset Digital, a digital transformation company.

### Marketing in a Digital World: Digital Campaigns

Marketing in a Digital World: Digital Campaigns is a three-course series that shows you what digital advertising is and why it's an important component of your bank's marketing strategy. You'll uncover the role of search engine optimization (SEO) in getting seen by customers, and see why marketing on mobile devices deserves special considerations.

Build Your Campaign

Find Your Audience

Search Engine Optimization

*Member: \$299. Non-Member: \$399. Length: 3 hours 30 minutes.*

### Build Your Campaign

The majority of consumers go online before making a purchasing decision, and some only use their phone to buy everything from groceries to financial services. Learn how to reach the digital consumer by understanding what works and what doesn't in digital campaigns

*Member: \$129. Non-Member: \$179. Length: 45 minutes.*

### Find Your Audience

Learn about the variety of ways to reach customers and prospects, and how to combine digital ad options for maximum effect.

*Member: \$129. Non-Member: \$179. Length: 1 hour 15 minutes.*

### Search Engine Optimization

Marketing in a Digital World: Digital Campaigns is a three-course series that shows you what digital advertising is and why it's an important component of your bank's marketing strategy. You'll uncover the role of search engine optimization (SEO) in getting seen by customers, and see why marketing on mobile devices deserves special considerations.

*Member: \$129. Non-Member: \$179. Length: 45 minutes.*

## Retail Banking – Self-Paced Courses – General Banking

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### Banking Basics Suite

This suite of 12 courses is a comprehensive introduction to the banking industry. Ideal for those new to banking, completing this suite provides a deeper understanding of the changing world of financial services and the vital role that banks play in the economy. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Bank Marketing: Building Customer Relationships
- Bank Payment Systems and Technology
- Bank Sales and Service: Expanding Customer Relationships
- Banks as a Business
- Banks and the Deposit Function
- Banks and the Economy
- Banks and Personal Wealth Management
- Business and International Banking Services
- Introduction to Banking
- Lending as a Cornerstone of Banking
- Safeguarding Bank Assets and the Nation
- Safeguarding the Customer and the Bank

*Member: \$595. Non-Member: \$795. Length: 2 hours.*

### Bank Marketing: Building Customer Relationships

Guides you through attracting customers and building strong relationships through marketing. Explore current methodologies. Craft a market-driven strategy for product development.

*Member: \$55. Non-Member: \$75. Length: 12 minutes.*

### Bank Payment Systems and Technology

Guides you through bank payment systems. Take a deep dive into the check payment process. Explore innovations enabled by electronic banking and the electronic funds transfer system.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

### Bank Sales and Service: Expanding Customer Relationships

Guides you through strategies for earning customer loyalty. Create and maintain strong bank customer and partner relationships. Meet customers' expectations by understanding their needs and decision processes. Be better prepared to offer value-add products and services.

*Member: \$55. Non-Member: \$75. Length: 12 minutes.*

### Banks and the Deposit Function

Guides you through a primary function of banks - the deposit function. Learn the various deposit account types and deposit-related services. Understand the processes for servicing consumer and business deposit accounts. Identify key regulations that govern deposit products and services.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## **Banks and the Economy**

Guides you through the role of banks in the U.S. economy and the environment in which banks operate and compete. Discover who the various bank regulatory agencies are and the key banking laws and regulations you need to know. Explore future industry trends.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## **Banks and Personal Wealth Management**

Guides you through managing customers' personal financial assets. See the active role banks play in their communities by growing assets. Explore the services banks may offer for financial planning and wealth management. Discover trust and investment products and services that meet many financial needs.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## **Banks as a Business**

Guides you through the business of banking. Master the essentials of bank organizational structures and bank financial management, including bank assets, liabilities, income, and expenses. Learn how banks meet their financial goals.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## **Business and International Banking Services**

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

*Member: \$55. Non-Member: \$75. Length: 12 minutes.*

## **Community Bank Suite – Foundational Skills**

This training bundle groups courses by communication and frontline skills. Communication topics include effective listening and body language. The teller basics suite covers cash handling, customer service, bank security and more.

*Member: \$235. Non-Member: \$315. Length: 5 hours 40 minutes.*

## **Community Bank Suite – Management Skills**

Designed for rising leaders, this training bundle covers presentation skills and leadership in action and includes courses on change management, presentation skills, team building and virtual presentations.

*Member: \$260. Non-Member: \$365. Length: 2 hours 3 minutes.*

## **Community Bank suite – Onboarding Basics**

For new and prospective bankers, this suite of courses serves as an introduction to banks as a business and covers deposits, lending, payments and technology, and security.

*Member: \$295. Non-Member: \$405. Length: 1 hour 12 minutes.*



## Community Bank Suite – Sales Skills

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

*Member: \$95. Non-Member: \$135. Length: 35 minutes.*

## Digital Banker Suite

Today's bank customer is increasingly reliant on digital services. The Digital Banker Suite provides frontline bankers with a thorough understanding of the mobile and digital products banks offer so they can assist customers with their online banking needs. Five micro-courses\* explore the many digital and mobile options available to consumers and how to use them to make the most of this "digital first" economy. Learn how to explain and use digital solutions and hone the skills necessary to provide excellent customer service on social media and video-enabled platforms.

*Member: \$195. Non-Member: \$275. Length: 1 hour.*

## Ethical Issues for Bankers

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

*Member: \$55. Non-Member: \$75. Length: 25 minutes.*

## Introduction to Banking

Guides you through the role banks play in the community. Discover various banking career tracks and become inspired to grow your banking career.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## Lending as a Cornerstone of Banking

Guides you through consumer and business loan products and services. Get insight into lending processes. Identify key laws and regulations that govern the lending process.

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## Robbery and Bank Security

The tools needed to handle the most common security situations like robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure your own physical safety, as well as the safety of coworkers and customers, is covered.

*Member: \$95. Non-Member: \$130. Length: 45 minutes.*

## Safeguarding Bank Assets and the Nation

Guides you through the role of banks and bank personnel in safeguarding assets, preventing crime, and protecting the nation's financial system. Explore the importance of employee screening, vendor management, and cybersecurity management. Understand responsibilities for helping prevent terrorist financing and money laundering.

*Member: \$55. Non-Member: \$75. Length: 12 minutes.*

## Safeguarding the Customer and the Bank

Guides you through safeguarding customers' financial and personal information and helping prevent fraud and financial harm. Explore bank information security programs and practices. Discover customer communication requirements around protective practices. Learn what banks must demonstrate to regulators regarding information security and privacy.

*Member: \$55. Non-Member: \$75. Length: 12 minutes.*

## Teller Basics Suite

This suite of six courses\* - perfect for onboarding - teaches critical customer service and technical skills, from handling checks and cash to processing deposits and withdrawals, and more. Learn the evolving role of tellers in today's banks, as well as safety and security procedures. Courses include:

- Cash Handling
- Handling Checks
- Processing transactions
- Providing Quality Customer Service
- Robbery and Bank Security
- The Changing Role of the Teller

*Member: \$150. Non-Member: \$200. Length: 5 hours.*

## Retail Banking – Self-Paced Courses – Management Skills

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### Authentic Leadership

Guides you through approaches to cultivating authentic leadership traits. Build an environment that supports optimism and other positive emotional conditions to create engaged, motivated employees.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Building Collaborative Teams

Guides you through leading teams comprised of individuals with various skills and abilities. Explore the decision-making process in a team dynamic. Discover ways to build success through a collaborative environment.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Coaching

Guides you through cultivating a coaching relationship. Learn how to recognize coaching opportunities and invite an employee into a coaching relationship. Explore how to identify each employee's skills and their opportunities for development. Discover ways to collaboratively create a coaching plan.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Communicating Vision

Guides you through clarifying the "how," "why," and "what" of your vision and creating a concise and compelling vision statement. Explore approaches for communicating your vision and garnering buy-in.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Corrective Action

Guides you through facilitating an employee's improvement using the progressive disciplinary model. Understand how to apply corrective action in a balanced and objective manner. Learn when corrective action is justified and the consequences of not taking action.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Effective Meetings

Guides you through planning and managing effective meetings. Learn how to hold meetings that give your team the opportunity to interact, collaborate, and share ideas, as well as resolve problems and make informed decisions.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

### Employee Recognition

Guides you through preparing and delivering recognition in a way that makes the employee feel valued and appreciated. Get tactics for reinforcing desired behaviors and actions for ongoing employee performance success.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Employment Law

Reviews the legislation that protects employees from discriminatory and unfair practices, and teaches management's legal responsibilities and requirements when situations arise.

*Member: \$95. Non-Member: \$130. Length: 45 minutes.*

## Empowerment

Guides you through cultivating the elements of empowerment within the workplace. Explore the elements of empowerment and their benefits. Gain insight into better using delegation to develop individuals.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Interviewing

Guides you through methods for conducting an effective interview. Learn how to quickly identify job requirements and skills. Discover various types of interview questions to ask and listening techniques to use. Ensure your interviewing follows legal guidelines, and helps you make fair hiring decisions.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Leadership in Action Suite

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals.

Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Authentic Leadership
- Building Collaborative Teams
- Communicating Vision
- Empowerment
- Managing Change

*Member: \$195. Non-Member: \$275. Length: 1 hour 15 minutes.*

## Leveraging the Benefits of a Diverse Workforce

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

*Member: \$95. Non-Member: \$130. Length: 55 minutes.*

## Management Essentials Suite

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Coaching
- Corrective Action
- Effective Meetings
- Employee Recognition
- Interviewing
- Managing Performance

*Member: \$275. Non-Member: \$375. Length: 1 hour 30 minutes.*

## Managing Change

Guides you through positively mitigating the effects of change on individuals and workgroups. Pinpoint reaction types and develop insight into the reasons for resistance towards change. Discover ways to leverage employee feedback and ideas for successfully managing change.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Managing Performance

Guides you through managing performance proactively. Learn how to leverage the three steps in the performance management cycle to ensure that your employees stay focused on - and remain accountable for - business goals and outcomes.

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Sexual and Workplace Harassment for Managers

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

*Member: \$95. Non-Member: \$130. Length: 1 hour.*

## Retail Banking – Self-Paced Courses – Payments

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### Payments System Training Suite

Technology has transformed your bank's business and how you connect with customers. This new suite of courses covers demographics to CX, technology infrastructure, data analytics, plus how all of this plays a crucial role in developing an effective payments strategy.

*Member: \$295. Non-Member: \$395. Length: 1 hour 20 minutes.*

### Payments System Emerging Products

Explore emerging products and revenue opportunities, such as mobile wallets and P2P payments. Investigate how mobile services affects consumers' interaction with financial institutions. Discover how demographics, customer preferences and security concerns influence a bank's payments strategy.

*Member: \$195. Non-Member: \$225. Length: 40 minutes.*

### Payment System Trends

Explore the current regulatory and technology trends affecting the payments business. Learn the key drivers of faster payments, as well as the payments-related efforts being led by the Federal Reserve, the National Automated Clearing House Association and The Clearing House.

*Member: \$195. Non-Member: \$255. Length: 40 minutes.*

## Retail Banking – Self-Paced Courses – Product Knowledge

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### Consumer Credit Basics

Guides you through the key attributes of consumer lending and establishes familiarity with common lending industry terms and features. Understand how deposit and lending products can help minimize risk to the bank while still providing full-service to customers. Discover ways to respond appropriately to loan inquiries.

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

### Consumer Loan Processes

Guides you through using the three-step consumer lending process, including customer service and regulatory considerations. Discover how to take a complete and accurate application, as well as evaluate the borrower's ability and willingness to repay a loan. Explore best practices for communicating the loan decision and next steps.

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

### Fundamentals of Consumer Lending Suite

This suite of two courses explores the consumer lending process from terminology to the application process to customer communications. Completing this suite provides best practices for ensuring regulatory compliance and determining credit worthiness. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Consumer Credit Basics
- Consumer Loan Processes

*Member: \$95. Non-Member: \$130. Length: 40 minutes.*

### Fundamentals of Small Business Banking Suite

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Small Business Basics
- Small Business Operating and Life Cycle

*Member: \$95. Non-Member: \$130. Length: 45 minutes.*

### Introduction to Analyzing Financial Statements

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

*Member: \$95. Non-Member: \$130. Length: 3 hours 15 minutes.*

### Personal Tax Return Analysis

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

*Member: \$95. Non-Member: \$130. Length: 6 hours.*

## Small Business Basics

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Small Business Borrowing Suite

Describes the characteristics of the small business market that make it an attractive source of potential business. This course explores the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand the small business client credit needs. This course also explains the key steps to effectively communicate credit decisions to clients.

*Member: \$95. Non-Member: 130. Length: 21 minutes.*

## Small Business Operating and Life Cycle

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

*Member: \$55. Non-Member: \$75. Length: 25 minutes.*

## Small Business Products Suite

This suite of three courses, one exercise, and one toolkit deepens your product and market knowledge so you can better match products with your clients' needs. Explore the features and benefits of credit products, retirement products, and treasury management products.

Completing this suite develops the key skills needed to create and sustain successful small business relationships.

Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.

*Member: \$95. Non-Member: \$130. Length: 2 hours.*

## Understanding Business Bank Products Suite

These four courses outline the distinguishing factors of business credit products used to finance durable equipment and real estate, including: treasury management products, cash management and access services, retirement and investment, and international banking services.

- Small Business: Retirement and Investment Products
- Small Business: Cash Management and Access Services
- Business Credit Products
- Treasury Management

*Member: \$135. Non-Member: \$185. Length: 41 minutes.*





## Understanding Consumer Bank Products Suite

These eight courses help bankers understand and offer deposit and credit products suited to the customer's need. Learn the distinguishing factors of retirement, investment and insurance products, including estate planning and settlement services. Offers the details of digital products, PFM tools and more. Courses Include:

- Understanding Your Customer
- Consumer Checking Accounts
- Consumer Credit Products
- Consumer Credit Products: Home Secured
- Consumer Savings Accounts
- Consumer Retirement, Investments and Insurance Products
- Trust Products and Services
- Digital Products

*Member: \$175. Non-Member: \$225. Length: 1 hour 18 minutes.*

## Retail Banking – Self-Paced Courses – Sales Skills

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### Coaching to Support the Sales Process Suite

This suite of three courses and one exercise module\* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

- Preparing to Coach
- Managing Sales Performance
- Coaching to Support the Sales Process – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

### CFMP Exam Online Prep

The Certified Financial Marketing Professional designation is designed exclusively for bank marketing professionals. You have the experience—now, you can confidently and efficiently prepare to pass the certification exam with the CFMP Exam Online Prep training.

This online training leverages the same knowledge domains and job tasks that are on the actual exam, and features audio and video lessons, readings, an online discussion board, access to a virtual instructor and practice tests. Self-assessment tools and confidence meters provide individual feedback to help you concentrate your study time where you need it most. The countdown meter also helps keep you on track as you progress towards your exam date. All lessons can be completed at your own pace and are available entirely online.

*Member: \$895. Non-Member: \$1,045. Length: NA.*

### Effective Referrals Suite

This suite of two courses and one exercise module explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Referral Process
- Making Referrals
- Effective Referrals – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Essential Selling Skills Bundle

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Referrals Suite
- Making the client Call Suite
- Overcoming Objections Suite
- Relationship Sales Suite
- Sales Planning Suite

*Member: \$195. Non-Member: \$275. Length: 1 hour 30 minutes.*

## Event Networking

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

*Member: \$95. Non-Member: \$130. Length: 1 hour.*

## Growing Small Business Relationships Suite

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

*Member: \$95. Non-Member: \$130. Length: 50 minutes.*

## Making the Client Call Suite

This suite of three courses and one exercise module\* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Calling on clients
- Identifying Client Needs
- Presenting Solutions that Match Client Needs
- Making the Client Call – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Overcoming Objections

This suite of three courses and one exercise module\* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Handling Client Questions
- Responding to Client Objections
- Closing and Following Up
- Overcoming Objections – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Referring Insurance and Annuity Clients

Covers the effective referral model and explains how to refer clients who might benefit from various insurance and annuity products to a licensed representative, and your responsibilities as an unlicensed employee. Introduces the features and benefits of insurance and annuity products, including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance.

*Member: \$95. Non-Member: \$130. Length: 1 hour 25 minutes.*

## Referring Investment Clients

Provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. Explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

*Member: \$95. Non-Member: \$130. Length: 35 minutes.*

## Referring Trust Clients

This course examines the elements of a trust and the primary reasons why clients want or need a trust. This course describes the benefits of trust accounts to identify needs and refer clients to a qualified trust expert by using the effective referral model.

*Member: \$95. Non-Member: \$130. Length: 40 minutes.*

## Relationship Sales for Small Business Clients Suite

This suite of three courses, two exercises, and one toolkit develops critical skills for retaining customers and meeting business goals. Gain a solid understanding of ways to meet small business clients' needs through consultative or needs-based selling. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.

*Member: \$95. Non-Member: \$130. Length: 1 hour 25 minutes.*

## Relationship Sales Suite

This suite of two courses and one exercise module\* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Relationship Sales Process
- Consultative Selling
- Relationship Sales – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 15 minutes.*

## Sales Planning Suite

This suite of three courses and one exercise module\* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Creating Sales Portfolios
- Managing Client Portfolios
- Planning a Call
- Sales Planning – Apply What You've Learned

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Successful Sales Campaigns

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns, preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

*Member: \$95. Non-Member: \$130. Length: 2 hours.*

## Tele-Consulting Curriculum

- Part 1 – Planning the Call

Provides a planning strategy for professional bankers to prepare to make calls to clients. This course focuses on client profiles that are specific to each client or order to evaluate sales potentials. To keep the reason for the calls focused and to make clients feel at ease from the start, this course explores the importance of creating call objectives, scripted introductions and questions.

- Part 2 – Making the Call

Provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits. This course explores appropriate ways to close the sale using the assumptive close, and six tips for using a system to follow up with clients.

*Member: \$95. Non-Member: \$130. Length: 1 hour 35 minutes.*

## Why Quality Customer Service Matters Suite

This suite of five courses and one exercise module\* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately.

- The Importance of Customer Service
- Customer Service Basics
- The Importance of Communication
- Handling Stress
- Handling Upset clients
- Why Customer Service Matters – Apply What You’ve Learned

*Member: \$55. Non-Member: \$75. Length: 35 minutes.*

## Retail Banking – Self-Paced Courses – Workplace Skills

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### Communication Basics Suite

This suite of three courses\* explores the primary elements of effective communications, key in delivering good customer service. Completing this suite provides tips for becoming an active listener, developing effective questioning, and understanding body language. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Becoming a Better Listener
- Communicating Effectively
- The Importance of Body Language

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

### Dealing Effectively with Co-Workers

Focuses on the behaviors of and interactions between co-workers, and teaches methods to improve working relationships with difficult co-workers. This course introduces the characteristics of the four behavioral (base preference) groups, and explains how they affect communication between co-workers. It describes how to create some common ground with difficult co-workers or clients.

*Member: \$95. Non-Member: \$130. Length: 3 hours.*

### Essentials of Workplace Conduct

Explores the four principles that guide appropriate actions to take in unfamiliar situations. Explains how appearance can have a great impact on how others perceive you, and addresses etiquette factors in the work environment and in offsite work situations.

*Member: \$95. Non-Member: \$130. Length: 40 minutes.*

### Improving Productivity

Provides the main elements of productivity, and the guidelines on how to evaluate and improve productivity in the workplace. This course explains how to consistently and systematically apply a six-step process to resolving productivity problems in the work environment. It begins the process by carefully investigating what events, processes, or procedures lead to the problem. This course explains how to look for opportunities to improve the end result. It focuses on the value of work groups in the process, and what needs to be done to resolve problems and enhance current productivity levels.

*Member: \$95. Non-Member: \$130. Length: 3 hours.*

### Managing Time at Work

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

*Member: \$95. Non-Member: \$130. Length: 1 hour.*

## Online Communication Suite

This suite of two courses\* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately.

Courses include:

- Effective Social Media communication
- Social Media Etiquette

*Member: \$55. Non-Member: \$75. Length: 10 minutes.*

## Presentation Skills Suite

This suite of four courses\* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Crafting Your Message
- Delivering Your Message
- Getting Started
- Presenting Virtually

*Member: \$95. Non-Member: \$130. Length: 50 minutes.*

## Sexual and Workplace Harassment

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

*Member: \$95. Non-Member: \$130. Length: 40 minutes.*

## The Power Network Habit

Relationships drive business. And today more than ever, digital platforms like LinkedIn are the source of so many business connections. Power up your network, increase your influence, and optimize your LinkedIn presence with this high-performance coaching program. Short videos offer step-by-step techniques to raise visibility with clients and build stronger business leads—in only two hours.

Produced in partnership with Mindset Digital, the Power Network Habit includes five super-charged micro lessons and reference materials to help you apply what you've learned.

*Member: \$249. Non-Member: \$399. Length: 2 hours.*

## The SOS Habit

Learn "The SOS Habit," a technique that can help you write clear and effective emails. Capture your audience's attention with short, organized and skimmable emails that save your time and get faster responses. This self-paced course, produced in partnership with Mindset Digital, includes four super-charged micro-lessons and "best-practices" tip sheets to help you apply what you've learned.

*Member: \$99. Non-Member: \$149. Length: 45 minutes.*



### Verbal Communication Suite

This suite of three courses\* explores tactics for creating memorable customer interactions, from initial greeting to conclusion, whether in-person or over the phone. Completing this suite provides best practices to create positive customer service experiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Conversation
- Greetings and Introductions
- Handling Customer Concerns

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

### Written Communication Suite

This suite of three courses\* explores keys to crafting effective written communications, helpful for delivering good customer service and for building workplace relationships. Completing this suite provides tips for writing clearly for different audiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Clarity in Writing
- Effective Email Communication
- Writing for Your Audience

*Member: \$55. Non-Member: \$75. Length: 20 minutes.*

## Retail Banking – Facilitated Courses

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### Banking Fundamentals

Banking Fundamentals includes three 4-week courses that combine the principles of the banking industry with real-world application. Ideal for emerging bankers, or bankers seeking to gain an understanding of the changing world of financial services. It is an online, paperless, series of courses that combines peer collaboration with instructor guidance. Courses must be purchased individually.

- Bank Lines of Business
- The Banking Industry
- Building Customer Relationships

### Bank Lines of Business

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees' understanding of how banks serve individual, small business and corporate customers' financial service needs.

*Member: \$215. Non-Member: \$285. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

### Building Customer Relationships

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills so essential to successful banking careers.

*Member: \$215. Non-Member: \$285. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

### Consumer Lending

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application.

*Member: \$405. Non-Member: \$515. Length: 16 weeks.*

*Required Textbook: Consumer Lending, 7th Edition. Member: \$95. Non-Member: \$135*

### General Accounting

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

*Member: \$471. Non-Member: \$566. Length: 16 weeks.*

*Required Textbook: College Accounting, 13th Edition. Member: \$129. Non-Member: \$150.*

## Legal Foundations in Banking

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

*Course: Member: \$550. Non-Member: \$675. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$125. Non-Member: \$155.*

## Marketing in Banking

This four-week long, entry-level course builds a strong foundation for grasping bank marketing functions. Dive into the core responsibilities of bank marketing, examine how marketing may be structured, know the regulations affecting bank marketing activities, and discover how to assess financial performance.

*Member: \$300. Non-Member: \$375. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

## Marketing Management

Establish a working knowledge of marketing management. Examine best practices for managing public relations and digital marketing campaigns, as well as ongoing brand management. Learn how to prioritize projects, assess performance, and balance resources. Explore ways to deliver strong return on investment (ROI).

*Member: \$300. Non-Member: \$375. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

## Marketing Planning

This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.

*Member: \$300. Non-Member: \$375. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

## Money and Banking

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

*Member: \$430. Non-Member: \$561. Length: 16 weeks.*

*Required Textbook: Money and Banking, 3rd Edition. Member: \$80. Non-Member: \$95*

## The Banking Industry

The Banking Industry is an essential introduction to the business of banking. The course covers the evolution of banking since the 2008 financial crisis, the role of banks in the U.S. economy and the environment in which banks operate and compete. It provides a look into various banking career tracks to inspire and prepare and motivate new bankers and covers innovations in financial products.

*Member: \$215. Non-Member: \$285. Length: 4 weeks.*

*No required textbook – reading materials are included in the course.*

## Risk Management – Certificates

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### Certificate in BSA and AML Compliance

Improve your ability to detect and prevent suspicious and criminal activity with this overview of the types of criminal behavior commonly used against banks, including in-depth training on the applicable U.S. laws and regulations governing money laundering. The curriculum is designed to be a refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to BSA/AML
- SARs and Information Sharing
- Currency and Correspondent Banking Accounts
- Electronic Banking and Funds Transfer Activities
- Higher Risk Accounts and Activities
- BSA Requirements for Business Accounts
- BSA Requirements for Foreign Customers and Accounts
- Components of an AML Compliance Program
- International Partners in AML
- Office of Foreign Assets Control (OFAC) for Compliance Professionals

*Member: \$1,595. Non-Member: \$2,095. Length: 7 hours*

### Certificate in Financial and Credit Risk Management

This certificate includes seven courses covering the foundational aspects of financial and credit risk management. The financial risk courses provide principle lessons for understanding and managing interest rate and liquidity risks. The credit risk courses teach core methods for identifying, measuring, monitoring, and controlling risk levels within retail, commercial and agricultural lending, as well as addressing other sources of credit risk.

- Financial Risk Management: Interest Rate Risk
- Financial Risk Management: Liquidity Risk
- Introduction to Credit Risk Management
- Credit Risk Management: Managing, Monitoring, and Measuring
- Credit Risk Management: Retail Lending
- Credit Risk Management: Commercial and Agricultural Lending
- Credit Risk Management: Other Sources of Credit Risk

*Member: \$1,295. Non-Member: \$1,795. Length: 5 hours, 15 minutes.*

## Certificate in Fraud Prevention

In-depth training on the applicable U.S. laws and regulations governing fraud, and an overview of the types of criminal behavior commonly used against banks. The curriculum is designed to be an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to Fraud Management
- Establishing a Fraud Prevention Program
- Types of Fraud and Prevention Strategies
- Operating a Fraud Prevention Program
- Maintaining a Compliant Fraud Prevention Program

*Member: \$795. Non-Member: \$1,095. Length: 5 hours, 20 minutes.*

## Certificate in Operational Risk Management

Banks are continuously improving their approach to manage key operational risks such as cyber attacks, fraud losses, third-party service providers and model risk. Address training needs across the bank's three lines of defense and maintain a strong operational risk management program. Understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk. Courses include:

- Elements of an Operational Risk Management Program
- Cybersecurity Management
- Fraud and Criminal Threats
- Incident Management and Resilience
- Operational Risk Model Management
- Oversight and Management of Operational Risk
- Payments and Settlements
- Physical Security
- Regulatory Exam Management
- Risk Control and Self Assessment
- Vendor Risk Management

*Member: \$1,595. Non-Member: \$2,095. Length: 10 hours.*

## Certificate in Risk Management Frameworks

New in risk management training, this certificate includes nine courses covering the entire risk management lifecycle. Each course walks through a critical process in sufficient detail for a targeted, yet integrated view of risk management activities vital to an institution, such as establishing an effective governance process followed by risk identification, measurement, evaluation, monitoring, controls and reporting.

- Introduction to Enterprise Risk Management
- Board and Senior Management Oversight
- Risk Policies, Procedures, and Limits
- Risk Management Reporting
- Risk Management Control Framework
- Risk Identification
- Risk Measurement and Evaluation
- Risk Mitigation
- Risk Monitoring

*Member: \$1,395. Non-Member: \$1,895. Length: 8 hours.*

## Risk Management – Self-Paced Courses – Bank Risk Management

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### CERP Exam Online Prep

The Certified Enterprise Risk Professional designation is designed exclusively for risk management professionals. You have the experience—now, you can confidently and efficiently prepare to pass the certification exam with the CERP Exam Online Prep training.

This online training leverages the same knowledge domains and job tasks that are on the actual exam, and features audio and video lessons, readings, an online discussion board, access to a virtual instructor and practice tests. Self-assessment tools and confidence meters provide individual feedback to help you concentrate your study time where you need it most. The countdown meter also helps keep you on track as you progress towards your exam date. All lessons can be completed at your own pace and are available entirely online.

*Member: \$895. Non-Member: \$1,045. Length: NA.*

### Credit Risk Management: Commercial and Agricultural Lending

Explores the distinct product characteristics and risk factors that affect performance and prudent credit risk management processes and practices. Identifies ways to manage and control risk levels and exposures.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

### Credit Risk Management: Managing, Monitoring, and Measuring

Explores the risk management processes that help identify, measure, monitor and control risk levels and exposure, at both an individual loan level and within the portfolio.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

### Credit Risk Management: Other Sources of Credit Risk

Explores the types of activities that generate non-traditional credit risk, with recommended practices for managing this risk.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

### Credit Risk Management: Retail Lending

Provides a look at how banks identify, manage and control risk levels and exposures for retail lending through prudent credit risk management processes and practices.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

### Cybersecurity Management

An understanding of the risks associated with technology and its importance to the bank's operations and its management. Learn what to consider regarding the protection of technology, systems and data from inappropriate modification or destruction.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Elements of an Operational Risk Management Program

Highlights the benefits of a strong operational risk program and identifies the key components banks should include, regardless of size or location. Provides an introduction to key definitions, types of risks, key risk indicators, monitoring and controlling risks, and identifying emerging trends.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Financial Risk Management: Interest Rate Risk

Provides an introduction to the practice of managing assets, liabilities and off-balance sheet exposures to protect a bank's earnings and capital against changes in interest rates.

*Member: \$275. Non-Member: \$375. Length: 50 minutes.*

## Financial Risk Management: Liquidity Risk

Considers the discipline of managing the liquidity position of a bank in order to ensure that prior preparation and funds on hand can sufficiently address potential liquidity disorder.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

## Fraud and Criminal Threats

Explains how fraud and other criminal threats affect consumers and financial institutions. Describes considerations when assessing the organization's strength in each pillar of a well-built financial crimes program, and key components of an effective program's operations.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Incident Management and Resilience

Provides an overview of the risk considerations related to an organization's ability to plan for and recover from events that could have negative effects on its ability to continue offering products and services. Also includes a perspective on the current regulatory expectations.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Introduction to Credit Risk Management

Defines the broad spectrum of conventional credit risk exposures for a bank and applies ERM taxonomy and concepts to the world of credit risk.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

## Operational Risk Model Management

Covers the importance of building and maintaining a strong risk model management framework and the principles of model development. Explains conducting the model validation and how to validate results. Explores types of model controls, maintaining appropriate change controls and how documentation supports an effective model risk framework.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Oversight and Management of Operational Risk

Explains the principal roles for board of directors and senior leaders when establishing an operational risk governance program. Identifies the importance of effective challenge by the board, risk culture and appetite, three lines of defense, and methods for measuring operational losses, and definition of economic capital. Covers the criteria for key risk indicator (KRI) selection.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Payments and Settlements

Covers specific areas of payment and settlement risk management and effectively managing common types of issues. Addresses common challenges with exception items, closed accounts, restricted accounts, reclamations, garnishments, and seizure orders. Describes areas found to be of higher risk while managing payment returns involving various mobile channels, ACH, wires and others.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Physical Security

Explores elements of physical security planning and components for an effective physical security plan to improve the bank's prevention and detection strategy. Addresses cameras, lighting, access control, security design, and vendor risk. Covers areas to review when developing a plan for insider fraud and other manmade threats, like bank robberies.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Regulatory Exam Management

Focuses on the regulatory examination process and keys for administering the exam process to ensure success. Describes the role and examination approach for different regulatory agencies, establishing responsibilities for bank employees and reducing the impact on bank operations. Covers responding to unfavorable exam results, appeals process and viewing the relationship as a partnership.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Risk and Control Self-Assessment

Explains the risk and control self-assessment (RCSA) process and its role in a bank's risk culture. Covers establishing the primary objectives of the RCSA process, identifying risks and appropriate control environment, determining relative priorities, and the overall purpose and benefits of an RCSA.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## Vendor Risk Management

An overview of the risk considerations associated with the selection, engagement, oversight and termination of vendors by a bank, and a perspective on the current regulatory expectations.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*



## Risk Management – Self-Paced Courses – Risk Management Frameworks

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### Board and Senior Management Oversight

Describes board of director's self-assessment, role in establishing a risk strategy, setting the tone for an effective risk culture, and process for establishing, documenting and maintaining the risk appetite. Explains the elements of a board committee charter, and covers guidelines and principles to keep in mind for reporting key risks.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

### Enterprise Risk Management Reporting

Explains the metrics in ERM reports, the issues to highlight when designing a system, how to avoid reporting mistakes, the risk components to focus on and the steps to align reporting with bank strategy. Covers the guidelines for aggregating ERM reporting and process for identifying actionable KPIs and KRIs. Explains the factors to consider and risks when leveraging MIS systems, and the considerations when using models in ERM reporting.

*Member: \$275. Non-Member: \$375. Length: 1 hour 15 minutes.*

### Introduction to Enterprise Risk Management

Examines ERM program dimensions, standard components, purposes and benefits, and the concepts of risk tolerance and escalation. Explains pre-ERM and post-ERM limit structures and measures and various frameworks that institutions and professional organizations have developed.

*Member: \$275. Non-Member: \$375. Length: 45 minutes.*

### Risk Identification

Explains how to monitor and survey the internal and external environment for emerging risks and the approaches to identify risks associated with noncompliance with internal and external expectations. Explores the determinants involved in calculating idiosyncratic risk. Describes the objectives and usefulness of the RCSA process and the importance of elevating those risks that are identified as inherently high.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

### Risk Management Control Frameworks

Describes the processes in a bank's risk management system design. Explains Federal Reserve and OCC risk categories and operational risk event types. Covers the benefits and roles and responsibilities of the three lines of defense risk management model and standards. Provides the components and three categories of the (COSO) of the Treadway Commission's internal control framework and the types of internal controls.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

### Risk Measurement and Evaluation

Identifies the types of concentration risk and how to manage the risk. Describes the approaches to implement stress testing. Describes the benefits of root cause analysis and each technique and diagram. Explains how to establish risk thresholds and how they function. Explains why aggregating risk and reporting is an important part of risk measurement and evaluation.

*Member: \$275. Non-Member: \$375. Length: 50 minutes.*

## **Risk Mitigation**

Explains the elements of risk mitigation and responses and formal project management processes. Explains controls to mitigate types of risk. Covers risk monitoring and issue resolution activities in the (RCSA) process, statutory requirements for risk management and characteristics of regulatory examinations, and importance of timely responses to issues and incidents.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## **Risk Monitoring**

Explains effective risk monitoring in ERM framework and its characteristics, and the roles of individuals in risk monitoring. Provides approaches to develop monitoring reports and what to measure and how often to report. Describes risk indicator and performance indicator metrics, which enable a bank to determine if it's operating within its risk tolerance. Explains the role of controls in risk monitoring and the tools and documentation to evaluate first line controls.

*Member: \$275. Non-Member: \$375. Length: 1 hour.*

## **Risk Policies, Procedures, and Limits**

Describes statutory requirements for risk policies, procedures and limits, as well as the governance structure of a bank, criteria to evaluate internal controls, reviewing risk assessment findings and communicating limits. Explains exceptions and practices for developing and maintaining risk policies, as well as the relationship between risk appetite and limits, and between limits and business objectives.

*Member: \$275. Non-Member: \$375. Length: 40 minutes.*

## Wealth Management & Trust – Certificates

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### ABA Certificate in Asset Management

Learn how a client's financial goals translate into their investment policy statements, inform investment decisions, what it means to be a prudent investor and how financial and non-financial assets work together. Learn how to evaluate inheritors' financial goals, legal structures and assets in order to develop a holistic post-inheritance investment portfolio management strategy. Apply approaches to interpret and restate clients' wealth strategies by drawing from their financial plan documents. Develop an understanding of the unique characteristics of non-financial assets and alternative investments to enable you to deliver holistic advice and service. Explore current trends in sustainable and responsible investing, and the importance of proper titling of assets. Courses include:

- Introduction to Investment Management
- Economics and Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Asset Allocation and Diversification
- Applied Behavioral Finance
- Investment Policy
- Investment Products
- Sustainable and Responsible Investing
- Bond Selection and Analysis
- Stock Selection and Analysis
- Alternative Investment Products
- Developing a Personalized Wealth Management Strategy
- Investment Strategies for Inherited Wealth
- Prudent Portfolio Management
- A Deeper Dive into Non-Financial Assets
- Understanding and Explaining Investment Performance

*Member: \$1,795. Non-Member: \$2,395. Length: 9 hours.*

### ABA Certificate in Core Concepts for Fiduciary Advisors

This certificate program is designed to accelerate onboarding of professionals moving into fiduciary-based advisory roles. Learn and apply essential fiduciary principles—including wealth planning, investment management and account administration—with this set of courses designed to accelerate new advisors' readiness to work directly with wealth clients in a fiduciary capacity. Courses on ethics, fiduciary risk and compliance responsibilities cover responses to common client situations, as well as strategies for working with a team that includes non-fiduciary advisors. Courses include:

- Applying Fiduciary Principles and Ethics
- Fiduciary Ethics
- Introduction to Fiduciary Risk Management and Compliance
- Introduction to Integrated Planning and Advice
- Introduction to Investment Management
- Understanding Fiduciary Principles
- Trust Fundamentals

*Member: \$895. Non-Member: \$1,095. Length: 3 hours 30 minutes.*

### **ABA Certificate in Fiduciary Principles and Ethics**

A top priority for fiduciary professionals is holding their clients' interests ahead of their own. Learn the ethical standards applied to fiduciary professionals—integrity, the duty to avoid conflicts of interest, competency, fairness and professionalism, and the responsibility not to engage in unauthorized practices. Gain a full understanding of fiduciary standards, rules and regulations designed to provide beneficiaries with the highest level of care and consideration by financial professionals. Courses include:

- Understanding Fiduciary Principles
- Fiduciary Ethics
- Applying Fiduciary Principles and Ethics

*Member: \$395. Non-Member: \$495. Length: 1 hours 30 minutes.*

### **ABA Certificate in Fiduciary Relationship Management**

Develop fiduciary skills that go beyond foundational technical knowledge to meet evolving client expectations and behaviors. Learn key skills that enable exceptional relationship management including the ability to identify clients' generational, gender and cultural characteristics, emotions and other factors to enable in-depth discovery conversations, meaningful dialogue and consultative presentations. This certificate will position you as a skilled advisor to not only your current clients, but also to future generations. Courses include:

- Managing the Dynamic Nature of Client Financial Needs
- Know Your Competition
- Mastering the Art of Inquiry
- Engaging in Multigenerational Conversations with Clients
- Developing and Delivering a Compelling Personal Value Proposition
- Effective Client Engagement Through "Wealth Personas"
- Emotional Intelligence for Wealth Advisors
- Understanding Generational, Gender and Cultural Characteristics in Managing Wealth
- Engaging with Centers of Influence
- Interacting with Financial Advisors/Brokers
- Selling Value

*Member: \$1,295. Non-Member: \$1,795. Length: 5 hours.*

### **ABA Certificate in Fiduciary Risk and Compliance**

Gain a full understanding of the regulatory basis and importance of fiduciary compliance, its elements and how it affects your role as an advisor. Learn key aspects of federal and other environmental laws, elements of fiduciary liability and steps fiduciaries can take to manage risk. Learn the importance of client due diligence and ongoing monitoring throughout the life of the relationship. Courses provide a foundation in the regulations, bank policies, procedures and relationship management responsibilities that impact fiduciary risk management and compliance. Courses include:

- Introduction to Fiduciary Risk Management and Compliance
- Managing Fiduciary Risk and Litigation
- Fiduciary Compliance
- Environmental Liabilities of Fiduciaries

*Member: \$495. Non-Member: \$595. Length: 1 hour 40 minutes.*

## Certificate in Integrated Wealth Planning and Advice

Member Price: \$2,395      Non-Member Price: \$3,095

Learn how personal finance, tax, insurance, retirement and estate planning work together to help clients define and achieve their objectives during and beyond their lifetime. Learn the tax considerations and gifting strategies surrounding individual income tax, fiduciary income tax and federal estate tax. Gain foundational knowledge on the fundamentals of insurance and the features of life insurance policies and annuities. Explore planning considerations Individual Retirement Accounts, how benefits are coordinated with the estate plan and the planning aspects of various retirement plans. Gain a better understanding of the marital deduction, charitable techniques to accomplish estate and financial planning objectives and tax implications of education plans and how trusts can be used for this purpose. Learn how clients' financial lives are reflected on their balance sheets, how to analyze and interpret the balance sheets and legal entity structures used by clients to hold assets and how they align with their strategies and goals. Courses include:

- Introduction to Integrated Planning and Advice
- Individual Income Tax
- Fiduciary Income Tax
- Gift Strategy and Taxation
- Generation-Skipping Transfer Tax
- Federal Estate Tax
- Fundamentals of Insurance
- Life Insurance Policies
- Annuities
- Planning for Retirement
- Qualified Retirement Plans
- Individual Retirement Accounts
- Estate Planning Fundamentals
- Estate Planning for the Marital Deduction
- Philanthropic Planning
- Education Planning for Minors
- Estate Planning for the Business Owner
- Full Balance Sheet Advice
- Structure Analysis and Advice
- Planning Considerations for Life Insurance
- Post-Mortem Tax Planning

*Member: \$2,395. Non-Member: \$3,095. Length: 12 hours.*

## ABA Certificate in Trust Administration

Explore the requirements to create a trust, common types of personal trusts, account acceptance and termination considerations, and factors to consider in making discretionary distributions. Learn about the scope of a trustee's duty of authority, typical trust guidance and common discretionary standards to make sound discretionary decisions. Discover preliminary matters relating to guardian administration, including responsibilities in estate asset inventory and asset management, closing a guardianship/conservatorship and how a special needs trust can protect current or anticipated family funds without jeopardizing government benefits. Courses include:

- Trust Fundamentals
- Introduction to Trust Administration
- Duties and Powers of the Trustee
- Types of Trusts
- Discretionary Distributions
- Account Acceptance and Termination
- Estate and Probate Administration
- Special Needs Trusts
- Preparing the 706

*Member: \$895. Non-Member: \$1,195. Length: 5hours 30 minutes.*

## ABA Private Banker Certificate

Wealth management clients expect more than basic products from their advisors. Beyond credit and deposit services, clients expect proactive and holistic wealth advice. This certificate program prepares private bankers with knowledge about integrated wealth planning and advice, investments and asset management strategies, legal entity structures used to manage wealth (including trusts), and techniques for engaging with clients with high net worth. Courses include:

- The Role of a Private Banker
- Introduction to integrated Planning and Advice
- Fundamentals of Insurance
- Life Insurance Policies
- Annuities
- Qualified Retirement Plans
- Individual Retirement Accounts
- Estate Planning Fundamentals
- Estate Planning for the Business Owner
- Philanthropic Planning
- Full Balance Sheet Advice
- Structure Analysis and Advice
- Types of Personal Financial Statements
- Key Ratios and Adjusted Net Worth
- Personal Tax Return and Cash Flows
- Combining Business and Personal Cash Flow into Global Cash Flow
- Introduction to Investment Management
- Applied Behavioral Finance
- Economics & Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Investment Products
- Developing a Personalized Wealth Management Strategy
- A Deeper Dive into Non-Financial Assets
- Types of Trusts
- Trust Fundamentals
- Managing the Dynamic Nature of Client Financial Needs
- Know Your Competition
- Mastering the Art of Inquiry
- Engaging in Multigenerational Conversations with Clients
- Effective Client Engagement Through “Wealth Personas”
- Emotional Intelligence for Wealth Advisors
- Understanding Gender, Culture, and Generational Influences in Managing Wealth
- Engaging with Centers of Influence
- Selling Value
- The Commercial Lending Process and initial Business Development Calls
- Credit Investigation and Assessing Nonfinancial Risk
- Loan Policies and Procedures, Including Credit Risk Ratings
- Overview of Loan Packages Components and Annual Reviews

*Member: \$895. Non-Member: \$1,195. Length: 5hours 30 minutes.*

## Health Savings Account (HSA) Expert Certificate

A comprehensive overview of HSA requirements for financial institutions and benefits administrators. Designed to help HSA providers and their staff master key requirements, situations, and strategies to better serve HSA account holders, the certificate is the product of HSA Consulting Services and its president and founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council.

Registration also includes a digital copy of the HSA Owners' Manual. Courses include:

- Overview of Health Savings Accounts
- HSA Eligibility
- HSA Contributions
- HSA Distributions
- HSA Benefits, Strategies, and Best Practices
- How Much Do You Know About HSAs?

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.

*Member: \$795. Non-Member: \$1,095. Length: 3hours 30 minutes.*



## Wealth Management & Trust – Self-Paced Courses

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### A Deeper Dive into Non-Financial Assets

Provides the unique characteristics of nonfinancial assets, the role they play in a client's financial life, and the importance of handling the unique risk factors associated with them. Covers methods for both valuing assets and planning to ensure wealth advisors deliver holistic advice and service.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

### Account Acceptance and Termination

There is a risk in opening new fiduciary accounts. From review for acceptance (evaluating assets, key language and prior trustee activity) to review for termination, including procedures and best practices, this class will show you how to protect your institution while acting in a fiduciary capacity.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

### Alternative Investment Products

Note: This course was previously titled Fundamentals of Alternative Investment Products.

Describes hedge funds and private equity investments. Explains types of real estate investments and how they are valued. Explores options, futures and forward contracts, and swap agreements. Describes common trust funds. Explains exchange traded funds, general and limited partnerships, and ways to identify the characteristics of closely held corporations.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

### Annuities

Provides foundational knowledge and considerations for purchasing annuities. Reviews client needs that can be addressed with annuities, common types of annuities, taxation and other considerations to meet the client's objectives.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

### Applied Behavioral Finance

Explains what is meant by the term "behavioral finance" and how emotions and behavior get in the way of long-term investment goals. Explores how client biases, along with other characteristics, affect investment decisions. Describes client profiling tactics used to uncover client biases, risk tolerance, and investment goals.

*Member: \$135. Non-Member: \$185. Length: 54 minutes.*

### Applying Fiduciary Principles and Ethics

This course focuses on common client situations that may present ethical concerns for fiduciaries. These situations include: conflicts of interest, investment regulations and working with teams that include non-fiduciary advisors. You'll identify actions to take that are consistent with ethical and fiduciary responsibilities.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Asset Allocation and Diversification

Note: This course was previously titled Asset Allocation and Portfolio Management.

Describes the role of the investment policy statement in setting parameters for asset allocation decisions. Explores asset allocation concepts such as risk appetite and rebalancing. Explains the relationship between economic theory and asset allocation. Shows how to distinguish between positive and negative correlation in portfolio diversification.

Describes investment styles and strategies that can be applied to equity portfolios and diversify fixed-income portfolios.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Bond Selection and Analysis

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

*Member: \$135. Non-Member: \$185. Length: 50 minutes.*

## CTFA Exam Online Prep

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

*Member: \$895. Non-Member: \$1,045. Length: NA.*

## Developing a Personalized Wealth Management Strategy

Provides approaches to understand, interpret and restate a client's wealth strategy by drawing from their financial plan, estate documents and investment or asset management plans. Explains how to look for alignment, consistency and gaps in the articulated plan and the client's expectations.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Developing and Delivering a Compelling Personal Value Proposition

Focuses on differentiating the firm and advisor from all others as an essential way of answering the critical question, "Why do business with me?" Explains that being competent in providing a crisp, meaningful and authentic value proposition raises the advisor's level of professionalism and helps them make a compelling case for earning new business from prospects and centers of influence.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Discretionary Distributions

Explains typical trust guidance and common discretionary standards to make sound decisions about trust distributions. Covers discretionary distributions from the perspectives of the trust beneficiaries and with a focus on potential tax consequences of discretionary distributions, and presents the proper techniques for documenting the discretionary distribution decision.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Duties and Powers of the Trustee

Explains the scope of a trustee's authority. This course describes the duty of loyalty, the duty to preserve trust property, and the duty to keep accounts. It covers how a prudent trustee would delegate authority as a co-trustee. This course illustrates the relationship between the terms of the trust and the trust's administration. This course explains trust administration during the settlor's lifetime and following the settlor's death, and defines discretionary powers. This course also teaches how to identify issues related to trustee vacancies and successor trustees.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Economics & Markets

Explains the macro-economic forces that affect financial markets and investment portfolios enabling advisors to have a deeper conversation about these topics with clients. Introduces the important relationship between interest rates and inflation, and explores the causes and effects of inflation and how inflation is measured.

*Member: \$135. Non-Member: \$185. Length: 55 minutes.*

## Education Planning for Minors

Explains the requirements, advantages, disadvantages, and tax implications of 529 plans and Coverdell accounts. Describes the benefits and drawbacks, including the tax implications, of custodial accounts. Describes the fundamentals of 2503(c) trusts. Explains the requirements for using savings bonds for education planning. Discusses Crummey trusts, including the advantages, disadvantages, and the tax implications of the trusts.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Effective Client Engagement Through "Wealth Personas"

Explains how to understand clients based on who they are, their values, experiences and where they are in their financial lifecycle (building, preserving and transitioning) and how this awareness informs the advisor's approach to relationship management.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Emotional Intelligence for Wealth Advisors

Provides the meaning of emotional intelligence as the ability to perceive others' emotions, understand the way people feel and react and to use this understanding to adapt our engagement with others. Describes the principles of emotional intelligence and how to apply them in working with wealth clients.

*Member: \$135. Non-Member: \$185. Length: 15 minutes.*

## Engaging in Multigenerational Conversations with Clients

Provides techniques for effective, frequent conversations with wealth clients which are essential to meaningful relationships. Explains that clients want that communication to span their family tree, connecting with children or extended family members. Covers how to inquire about the client's interest in having the advisor connect with other family members, what to share and why engaging across generations is mutually beneficial to the client and the advisor.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Engaging With Centers of Influence

This course looks at the professionals in the centers of influence community (COI) and how to effectively engage them in order to develop new business.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Environmental Liabilities of Fiduciaries

Covers key issues that examine federal and other environmental laws and elements of fiduciary liability. Focuses on using established, written guidelines, documenting the process of due diligence, and being aware of defenses to liability to protect against risk and reduce potential exposure.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Estate and Probate Administration

Note: This course was previously titled Estate and Guardian Administration.

Describes the steps in the estate settlement process and matters requiring immediate attention. Explains factors that determine if probate is required and identifies parties with an interest in the estate and documents to be filed. Describes fiduciary responsibilities in estate administration, including deadlines, protecting assets, paying claims against the estate, asset management, income tax obligations, and distribution responsibilities.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## Estate Planning for the Business Owner

Explores approaches to ensure planning aligns with the client's goals for the business. Examines planning for successors and valuation of closely held businesses, including IRS guidelines. Describes actions to freeze estate value, and deferral of estate tax. Describes lifetime gifts, outlines the benefits and pitfalls of buy-sell agreements. Explores the ESOP transaction, tax implications, and benefits, and administering S corporation interests.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## Estate Planning for the Marital Deduction

Explains factors that affect planning for the marital deduction trust and the tax impact of the marital deduction and transfer tax credits. Describes advantages of a pecuniary bequest, factors to consider for a nonformula pecuniary bequest, and the benefit of the formula pecuniary clause. Discusses advantages and disadvantages of pecuniary credit shelter bequests and nonformula fractional share bequest.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Estate Planning Fundamentals

Explains the estate planning process, the benefits of estate planning, and the issues to consider when developing an estate plan. Describes the various estate planning documents—wills, trust agreements, living wills, and the types of powers of attorney. Explains ways to make gifts to minors and still allow adult control of the property. Discusses the advantages and disadvantages of making lifetime gifts.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Federal Estate Tax

Note: This course was previously titled Planning for Estate Tax.

Explains types of property included in a gross estate and assets not included, estate tax rules concerning jointly owned property and transfers of property to another individual, how allowable deductions are identified and subtracted from the value of the gross estate, and an illustration and examples of estate tax calculations.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Fiduciary Compliance**

Reviews the regulator's role to routinely examine for the institution's safety and soundness, the bank compliance department's development of policies and procedures that evolve and change, and the advisor's role in fiduciary compliance with key regulations that connect with client transactions.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Fiduciary Ethics**

This course outlines the ethical standards that apply to all fiduciary professionals. These responsibilities include integrity, competency, fairness, and professionalism in relationships with customers and advisors.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Fiduciary Income Tax**

Covers full balance sheet and cash flow analysis as the common language that advisors of all disciplines across the firm share. Defines asset, liability, risk, and cash flow connection points as input to full balance sheet advice. Describes holistic asset allocation across financial and non-financial assets, along with debt and risk management.

*Member: \$135. Non-Member: \$185. Length: 55 minutes.*

## **Full Balance Sheet Advice**

Covers full balance sheet and cash flow analysis as the common language that advisors of all disciplines across the firm share. Defines asset, liability, risk, and cash flow connection points as input to full balance sheet advice. Describes holistic asset allocation across financial and non-financial assets, along with debt and risk management.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## **Fundamentals of Insurance**

Describes how risk is addressed through insurance, which is an important component of an overall wealth management plan. Describes homeowners insurance, homeowners liability, homeowners medical payment coverages, and optional floaters and endorsements. Explores types of auto insurance coverages. Describes the purpose of umbrella policies, and the features of comprehensive personal liability policies. Explains who needs business liability policies, and describes the elements of professional liability policies. Explains the types of life insurance policies available. Explores the options available in employer-provided medical insurance, and explains the government-provided medical insurance plans. Explains how to identify individuals that should consider critical illness insurance and describes providers of disability income insurance coverage, and explains the different policy riders. Discusses the features of long-term care (LTC) insurance and tax-qualified LTC policies. Describes types of special coverage insurable risks and typical associated coverages.

*Member: \$175. Non-Member: \$225. Length: 70 minutes.*

## **Fundamentals of Life Insurance**

Analyzes the types of common life insurance and the tax considerations and describes the inventory of life insurance coverage. Explains how to determine the life insurance needs for clients and compare their needs with their current policies.

*Member: \$175. Non-Member: \$225. Length: 55 minutes.*

## Generation-Skipping Transfer Tax

Describes the transfer categories and how they are explained to clients and applied. Explains how allocations are used in GST tax exemptions and timely allocations and tax returns and the possible difficulties of making late allocations of filings. Explains the automatic allocation rules with respect to property transfers. Describes the concepts used in calculating the tax. Discusses differences between GST tax on taxable terminations, taxable distributions, and direct skips, and describes the treatment of effective date rules for trusts.

*Member: \$135. Non-Member: \$185. Length: 1 hour.*

## Gift Strategy and Taxation

Illustrates how to compute the gift tax, identifies who is liable to pay gift tax, and the impact of gift taxation on powers of appointment. Explores the benefits of a lifetime gift program and disadvantages of lifetime gifts. Demonstrates shifting income with gifting, and options for adults to retain control of property transferred to a minor. Emphasizes the importance of the marital deduction in estate planning.

*Member: \$135. Non-Member: \$185. Length: 40 minutes.*

## Importance of Proper Titling of Assets and Regular Titling Reviews

Provides a foundation for understanding the importance of proper titling of assets. Explores common asset titling constructs and their legal consequences as well as ramifications for inaccurate or outdated asset titling within an estate plan.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Individual Income Tax

Note: This course was previously titled Income Tax Planning.

Explains rules for calculating the taxable income computation, using expenses as deductions regarding taxable income, and how to compute alternative minimum tax. Examines tax considerations with capital gains and losses and examples of exclusions from gross income. Describes the benefits of gifting and how to treat passive activity tax situations. Explains the advantages of tax credits, how estimated tax is calculated, and considerations for a decedent's final tax return.

*Member: \$135. Non-Member: \$185. Length: 70 minutes.*

## Individual Retirement Accounts

Note: This course was previously titled Introduction to IRAs.

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Interacting with Financial Advisors - Internal and Third-Party Broker Dealers

This course identifies how bank fiduciary advisors can collaborate with financial advisors to better serve their clients' needs.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Introduction to Fiduciary Risk Management and Compliance

Fiduciary risk management and compliance requires due diligence and ongoing monitoring throughout the life of the relationship. This course provides a foundation in the regulations, bank policies and procedures and relationship management responsibilities that impact fiduciary risk management and compliance.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Introduction to Integrated Planning and Advice

This course provides an overview of the advisor's role in helping clients achieve their goals and objectives.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Introduction to Investment Management

This course outlines the key components of investment management and provides a foundation for understanding the investment management process and basic trust concepts.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Introduction to Trust Administration

Provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## Investment Policy

Explains how a basic investment policy statement answers questions about client objectives, return expectations, risk tolerance, time horizon, and portfolio allocation. Explains how investment constraints affect how a portfolio will be constructed and managed, and why they must be identified in the investment policy.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## Investment Products

Explains how knowing the investment products found in the equity and debt markets improve the ability to talk to clients about their stock portfolios. Identifies the characteristics of common stock and preferred stock. Describes the advantages and disadvantages of mutual funds and how to distinguish between open-end funds and closed-end funds.

*Member: \$135. Non-Member: \$185. Length: 1 hour.*

## Investment Strategies for Inherited Wealth

Covers how to evaluate inheritors' unique financial goals, legal structures, and assets in order to develop a holistic post-inheritance investment portfolio management strategy.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Know Your Competition

Covers how registered independent advisors, wirehouses and broker dealers position themselves, compete and acquire relationships and how to differentiate yourself to win and retain more business.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Life Insurance Policies

Note: This course was previously titled Managing Life Insurance Policies.

Describes the use of life insurance as a financial tool. Compares term life insurance and permanent insurance, including common types. Discusses the appropriate use of policy illustrations. Explains how to manage the death benefit option in a universal life policy, and the type of expenses associated with variable universal life policies. Describes how wealth accumulates in variable universal life policies.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Managing Fiduciary Risk and Litigation

Note: This course was previously titled Minimizing Fiduciary Risk and Litigation.

Explores common types of trust litigation. Explains risks associated with participation in the estate planning process, asset management, and fiduciary liability to third parties, and ways to mitigate risk in all situations. Describes ways to mitigate risks of self-dealing and prohibited transactions, and explores the risks associated with notice to beneficiaries, accounting, and discretionary distributions.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Managing the Dynamic Nature of Client Financial Needs

Provides techniques to develop a client profile. Explains that understanding the client in order to provide a specific service is often treated like an event which takes place during onboarding of a prospect. Explores how to make the client profiling experience an ongoing process so advisors can always be of value to their clients by addressing continually evolving needs and expectations.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Mastering the Art of Inquiry

Covers the "How to" practicum to raise advisors competency and comfort with asking meaningful, probing questions, and let responses guide subsequent questions in order to understand all aspects of prospect or client's financial life and all vectors, and how to do so in a natural, conversational manner.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Philanthropic Planning

Note: This course was previously titled Estate Planning for Charitable Giving.

Describes proven charitable techniques to accomplish estate and financial planning objectives, and the characteristics and tax advantages of charitable remainder trusts and charitable lead trusts. Explains how to apply for exemption status and filing and reporting requirements. Describes characteristics of pooled income funds, donor-advised funds, and private foundations.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## Planning Considerations for Life Insurance

Describes key planning considerations for life insurance, including amount, type and length of policy, funding levels, and policy features. Walks through the process for conducting a life insurance financial gap analysis to determine the amount of life insurance needed to meet client needs. Explains life insurance tax considerations, including tax deferral, tax basis, and investment amount limitations.

*Member: \$135. Non-Member: \$185. Length: 37 minutes.*



## Planning for Retirement

Note: This course was previously titled Estate Planning for IRAs and Qualified Plan Balances.

Describes the steps in the retirement planning process, including strategies to accumulate, and then decumulate, retirement funds. Describes the beneficiary options available and ways to distribute benefits for qualified plans and IRAs. Outlines the requirements for qualifying for the marital deduction, and how to fund a credit shelter trust with proceeds from a qualified plan or IRA. Describes how pecuniary bequests to charities should be funded, and the use of charitable remainder trusts as the designated beneficiary of a qualified plan or IRA.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## Post-Mortem Tax Planning

Covers the objectives of estate planning, and considerations related to tax elections and options when there is no will or an inadequate will. Describes elections to consider for the decedent's final income tax return and key fundamentals regarding the fiduciary income tax return. Identifies the apportionment clauses under the decedent's estate planning documents. Explains how to apply strategic tax saving factors when filing an estate tax return.

*Member: \$135. Non-Member: \$185. Length: 1 hour 14 minutes.*

## Preparing the 706

Explains IRS requirements for preparing and filing Form 706, including supplemental documentation. Describes common issues to consider when completing Form 706 schedules. Identifies tax elections that may reduce taxes and items in Form 706 that may be subject to closer examination on audit.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Prudent Portfolio Management

Outlines characteristics of a prudent portfolio manager, factors that demonstrate prudence in a court of law, and investment standards put forth in the Uniform Prudent Investor Act. Explores potential tax ramifications of diversification and how the purpose of the Uniform Principal and Income Act can be achieved.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Qualified Retirement Plans

Explains the Internal Revenue Code (IRC) requirements for qualified retirement plans. Describes the two categories of qualified plans—defined benefit plans and defined contribution plans. Describes the features and benefits of defined contribution plans. Explores common types of defined contribution plans offered by small businesses and large organizations. Explains the tax treatment of qualified plan benefits, the methods and requirements for distributing retirement resources in a timely and tax-effective manner, the impact on the estate plan of naming various beneficiaries, and the post mortem payout requirements.

*Member: \$135. Non-Member: \$185. Length: 50 minutes.*

## Selling Value

This course outlines the most common reasons clients leave advisors and how to demonstrate value on an ongoing basis.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Special Needs Trusts

Upon application and verification, the federal government may pay supplemental security income to certain handicapped individuals with limited earning power. Learn how a special needs trust can protect current or anticipated family funds without jeopardizing SSI.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## Stock Selection and Analysis

Differentiates between common and preferred stock, and the top-down and bottom-up approaches to fundamental analysis. Identifies indicators and methods that analysts use to select stocks. Identifies theories, how investor sentiment is used, and how the flow of funds in the market affects technical analysis. Identifies stock exchanges and different types of stock trades, and stock investment strategies.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## Structure Analysis and Advice

Provides ways to analyze structures used by clients to hold assets (trusts, LLC, LLP, corporations), and how they align with their strategies and goals.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Sustainable and Responsible Investing

Covers asset management industry trends and how to discuss sustainable and responsible investing (SRI) with clients. Explains the facts about SRI and the strategies to utilize environmental, social, and government factors in investing. Explores ways to help clients identify investments that meet SRI objectives and align with their overall financial goals.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## The Role of a Private Banker

This course introduces the role of a Private Banker and emphasizes the importance of holistic wealth management advice. Get an overview of the knowledge and skills Private Bankers need to be successful, as well as what clients expect from their Private Banker.

*Member: \$95. Non-Member: \$135. Length: 23 minutes.*

## Trust Fundamentals

Learn basic trust concepts, such as trust requirements, roles and responsibilities of the trust parties, common components of trust agreements, types of trust assets, how titling of assets affects ownership, and the duties and powers of the trustee.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Types of Trusts

Note: This course was previously titled Basic Characteristics of a Trust.

Explains the basic categories that all trusts fall into, and it goes into detail about the different attributes that trusts can have. Prepares learners to answer client questions and match the needs of clients to a particular type of trust.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Understanding and Explaining Investment Performance**

Explains the various investment return components such as market value, accrued income, received income, and flow activity. Explores the calculations that determine investment return, including arithmetic mean, TWRR, MWRR, total portfolio gross-of-fees, total portfolio net-of-fees. Describes benchmarking and how to use it in discussions with clients when explaining portfolio performance.

*Member: \$135. Non-Member: \$185. Length: 41 minutes.*

## **Understanding Fiduciary Principles**

Covers an expansive view of what it means to be a fiduciary, grounded in the intention of the Prudent Investor Rule. Compares different existing "fiduciary standards" and how to describe the value of working with a fiduciary wealth advisor. Includes clear distinctions between serving clients through a process vs. a product-based or suitability-based approach to selling.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## **Understanding Gender, Culture, and Generational Influences in Managing Wealth**

Discover research that deals with gender, culture and generational differences across wealth topics (planning, investing, wealth transfer, debt, philanthropy) and the importance of using this information to demonstrate empathy and understanding when serving clients' needs.

*Member: \$135. Non-Member: \$185. Length: 25 minutes.*

## Wealth Management & Trust – Facilitated Courses

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### IRA Online Institute

This course is a comprehensive, 12-week, web-based IRA training program developed and supported by Ascensus' experienced instructors. This innovative training program teaches you in-depth, essential IRA information, and is the only approved online training program that prepares you to take the Certified IRA Services Professional (CISP) exam. Extensive IRA reference materials, objective-based training methods, and practical applications of IRA rules create an effective learning environment.

Member: \$1,695. Non-Member: \$1,895. Length: 10 weeks.

No required textbook – reading materials are included in the course.

## Training Shorts – Agricultural Lending

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### **Converting Cash to Accrual-adjusted Net Farm Income**

Dr. Barnard teaches the step-by-step procedure to convert a cash basis Schedule F to an accrual-adjusted income statement, and provides the information needed for the conversion.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Credit Analysis Enhancements Using an Accrual-adjusted Income Statement and Statement of Owner Equity**

Dr. Barnard will help you understand how credit analysis is enhanced by using an accrual-adjusted income statement and a statement of owner equity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Importance of Preparing Accrual-adjusted Income Statements**

Dr. Barnard details the reasons an accrual-adjusted income statement is needed to have a more accurate measure of net farm income.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Obstacles to Preparing an Accrual-adjusted Income Statement**

Dr. Barnard gives an overview of the obstacles a lender may encounter when preparing an accrual-adjusted income statement, and practical ways to overcome those obstacles.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Practical Steps to Calculate Net Income and Owner Equity for Agricultural Producers**

Taught by Dr. Freddie Barnard, this five-part Training Shorts series teaches agricultural lenders quick, fundamental lessons to assist in preparing needed agricultural financing documentation.

*Member: \$300. Non-Member: \$380. Length: 1 hour 40 minutes.*

### **Reconciling Owner Equity for Agricultural Businesses**

Dr. Barnard will discuss the reconciliation of owner equity reported on a beginning and ending balance sheet, including equity changes due to contributed capital, retained earnings and valuation equity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

## Training Shorts – Compliance

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### **Changed Loans: Is the Borrower Entitled to the Right of Rescission**

Fully understand when the right of rescission applies to modifications and refinances to protect against a powerful penalty!

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### **Consumer Loans: To Modify or Refinance?**

Understand the required steps and possible exceptions with compliance disclosures when changing an existing consumer loan.

*Member: \$75. Non-Member: \$95. Length: 13 minutes.*

### **Fair Lending Implications for Changing Loan Terms**

Understand the most important considerations to evaluate when refinancing or modifying existing loans in your bank portfolio.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Filing CTRs for Multiple Transactions Conducted by A Single Transactor**

Understand the nuances of multiple transactions reported on the CTR.

*Member: \$75. Non-Member: \$95. Length: 21 minutes.*

### **HMDA and CRA Reporting Requirements for Refinancing or Modifying Loans**

Learn what transactions are reportable to both HMDA and CRA requirements.

*Member: \$75. Non-Member: \$95. Length: 26 minutes.*

### **How and When Do I Report Loan Changes in Terms Under FCRA?**

Understand how and when to report loan changes to consumer reporting agencies when changing loan terms.

*Member: \$75. Non-Member: \$95. Length: 16 minutes.*

### **Loan Modification or Refinance Flood Insurance Requirements**

Understand what requirements and disclosures are necessary when taking action on an existing designated loan involving flood insurance.

*Member: \$75. Non-Member: \$95. Length: 25 minutes.*

### **Processing Closed-End Real Estate-Secured Loan Notices of Error**

Learn how to process closed-end real estate-secured loan notices of errors (formerly called: qualified written requests (QWRs)) in compliance with RESPA, and Regulation X.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

## Processing Credit Card Billing Errors and Unauthorized Use Claims

Learn how to process consumer credit card billing errors and claims of unauthorized use in compliance with Truth in Lending Act (TILA) and Regulation Z.

*Member: \$75. Non-Member: \$95. Length: 28 minutes.*

## Processing Debit Card Disputes and Errors

Learn how to process debit card disputes and errors in compliance with the EFTA and Regulation E.

*Member: \$75. Non-Member: \$95. Length: 27 minutes.*

## Real Estate Appraisal at Loan Modification or Refinance

Recognize different types of valuations required on modified or refinanced transactions, involving real estate or commercial loans. Key components include using a licensed or certified appraiser, working through exemptions, considering existing valuation factors, interagency guidelines and Reg B appraisal notice for each loan.

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

## Timely Decision Communication

Learn the types of documentation and communication required to an existing borrower to notify them of the bank's decision when they request changes to an existing loan—regardless if it is a consumer or commercial purpose loan.

*Member: \$75. Non-Member: \$95. Length: 19 minutes.*

## Understanding Credit Card Billing Errors and Unauthorized Use

Accurately identify consumer credit card billing errors and claims of unauthorized use.

*Member: \$75. Non-Member: \$95. Length: 19 minutes.*

## Understanding Debit Card Disputes and Errors

Accurately identify and define debit card disputes and errors.

*Member: \$75. Non-Member: \$95. Length: 17 minutes.*

## Understanding the Difference Between Complaints and Disputes

Identify the critical differences between a customer complaint and a dispute to know which response mechanism is appropriate.

*Member: \$75. Non-Member: \$95. Length: 16 minutes.*

## Understanding and Processing Closed-End Real Estate Secured Loan Information and Loan Payoff Requests

Accurately identify loan information requests and loan payoff requests and process them in a timely manner.

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

## Understanding and Processing Open-End Line of Credit Disputes and Errors

Learn how to accurately identify and process open-end line of credit disputes or errors in compliance with TILA (Regulation Z).

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

### **What is a Closed-End Real Estate-Secured Loan Notice of Error?**

Accurately identify closed-end real estate-secured loan notices of error (formerly called qualified written requests or QWRs).

*Member: \$75. Non-Member: \$95. Length: 14 minutes.*



## Training Shorts – Marketing

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### Marketing in the Age of Distraction

Gaining your customer's attention is one of the toughest challenges marketers face today. Best-selling author and bank marketing expert John Oxford shows you how to use content, data and branding to build a cohesive, multi-channel modern marketing campaign that will get—and keep—your customers' attention.

*Member: \$300. Non-Member: \$380. Length: 1 hour 23 minutes.*

### Content Opportunities in Community Banking

Learn why content is king in today's marketing, what narrative you should work towards with your brand and the great eight points of content marketing execution.

*Member: \$75. Non-Member: \$95. Length: 15 minutes.*

### Connecting With Your Audience in Community Banking

Learn to connect your brand with your audience, tactical pointers for better connection, and the great eight of connecting your content with your audience.

*Member: \$75. Non-Member: \$95. Length: 17 minutes.*

### Conversion in Community Banking

Learn the conversion strategies, tactical advice on converting your marketing, and the great eight of conversion execution.

*Member: \$75. Non-Member: \$95. Length: 23 minutes.*

### Campaigns in Community Banking

Learn to build out a high-level campaign through using your content, connection and conversion. Explore the five "musts" for any successful marketing campaign.

*Member: \$75. Non-Member: \$95. Length: 10 minutes.*

### Case Study in Community Banking

Learn why the traditional Four P's of marketing are replaced with the Four C's of modern marketing. Provides a high-level discussion of Content, Connection, Conversion and Campaigns to pivot marketing for today's consumers' consumption preferences.

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

## Training Shorts – Retail

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### Body Language Basics – Part 1 & 2

We are constantly communicating, even when we are not speaking. Unspoken communication makes up over half of what we tell others, and what they tell us. It affects our work and personal relationships. The ability to interpret body language is a skill that will enhance anyone's career and life. Over the course of two micro-learning video series, retail banking expert Tonya Gossage will teach you the basics of body language that will help you communicate better in unexpected ways.

*Member: \$500. Non-Member: \$660. Length: 1 hour 20 minutes.*

### Body Language Basics – Part 1

This series of four videos introduces the foundation of reading and using body language to your benefit. You'll quickly learn how to communicate better by learning about nonverbal communication skills like gestures, facial expressions, differences between male and female body language and the meaning of the nonverbal signals you might not know you're sending.

*Member: \$300. Non-Member: \$380. Length: 48 minutes.*

### Learning a New Language

In this short video, you'll begin to learn an important new language—body language. This will help you improve your negotiating, management and interpersonal skills by correctly interpreting body language and other important signals.

*Member: \$75. Non-Member: \$95. Length: 10 minutes.*

### Reading Body Language

Being able to actively read the body language of others provides valuable insight into the person you're communicating with. In this short video, you'll learn how to recognize the positions and movements of people around you—specifically their head positions, physical gestures and eyes—and what certain movements mean.

*Member: \$75. Non-Member: \$95. Length: 12 minutes.*

### Body Language Mistakes & Gender Differences

This video covers four nonverbal factors that could make or break your communication if you are unaware of them. Did you know body language is often confused between genders? Learn how to prevent miscommunications by understanding common signals, as well as the different ways men and women use body language.

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### Understanding Nonverbal Communication

We all communicate nonverbally. This short video demonstrates how the nonverbal communication that you project affects the way that your spoken communication is received by others. While interpreting other's body language is important, it is equally important to understand what your nonverbal communication is telling others.

*Member: \$75. Non-Member: \$95. Length: 7 minutes.*

## Body Language Basics – Part 2

The final series of four videos delves deeper into specific scenarios that can influence body language, and teaches you specific ways to use the fundamental body language lessons you learned in the first series.

*Member: \$300. Non-Member: \$380. Length: 32 minutes.*

## Body Language in Business

Learn the four tactics to help you gain an advantage, and adjust your body language to different professional situations. Learn how to identify the needs, thoughts and feelings of those you do business with every day.

*Member: \$75. Non-Member: \$95. Length: 7 minutes.*

## Four Ways to Detect a Lie

In this video, we examine four ways to detect, through body language, whether someone is hiding the truth—if they are just uncomfortable.

*Member: \$75. Non-Member: \$95. Length: 9 minutes.*

## Four Steps to Better Body Language

This short video demonstrates four easy methods you can immediately use to improve your body language, which will result in better overall communication. Movements, Confidence, Posture and Practice are all key.

*Member: \$75. Non-Member: \$95. Length: 7 minutes.*

## Matching Your Words to Your Movement

Discover how simple things like gestures, facial expressions and breathing, among others, can impact the message you're trying to send. Learn how to ensure your body language creates intentional, honest and meaningful conversations.

*Member: \$75. Non-Member: \$95. Length: 9 minutes.*

## The Retail Playbook You Need to Succeed – Presented by Tonya Gossage

Retail banking expert Tonya Gossage covers four critical and timely topics every banker should be focused on. Learn savvy ways to ensure your bank and staff are prepared to win under a variety of circumstances, including creating a healthy branch experience, handling crisis communication, successful one-on-one meetings and implementing online appointment scheduling.

*Member: \$300. Non-Member: \$380. Length: 1 hour.*

## Game Plan for a Healthy Branch Experience

Feeling safe and protected from the spread of COVID-19 is priority number one for many, including your customers. In this video, you'll learn about best practices and resources to ensure your branch will be ready to safely welcome back customers and get back to business.

*Member: \$Free. Non-Member: \$95. Length: 18 minutes.*

## Eight Essential Crisis Communication Tips

Being prepared for a crisis means having a good communications plan ready. Learn eight essential tips for creating and managing a crisis communications plan that will result in a team of trusting employees who will be more productive during times of adversity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Tips for Winning One-on-One Meetings**

One-on-one meetings are valuable tools utilized by successful leaders. When conducted correctly, these meetings improve employee engagement, performance and produce measurable results.

*Member: \$75. Non-Member: \$95. Length: 10 minutes.*

### **Five Reasons Why Online Appointment Scheduling is Essential**

One of the fastest growing customer service trends in banking is online appointment scheduling. Online appointments and meeting scheduling is a powerful solution that banks can use to gain a competitive advantage while providing an exceptional customer experience.

*Member: \$75. Non-Member: \$95. Length: 13 minutes.*

## SANS CyberSecurity Training Suites by SANS Institute

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### Security Awareness Suite

This suite is comprised of 12 learning modules that together provide each individual with the training needed to be compliant with overall security awareness standards.

- You are the Shield (1 minutes)
- Social Engineering (3 minutes)
- Malware (3 minutes)
- Email and Phishing (4 minutes)
- Browsing Safely (2 minutes)
- Social Networks (2 minutes)
- Mobile Devices (3 minutes)
- Passwords (4 minutes)
- Targeted Attacks (4 minutes)
- Data Security (5 minutes)
- Hacked (2 minutes)
- Conclusion Video (2 minutes)

Member: \$55. Non-Member: \$75. Length: 35 minutes.

### Security Awareness Interactive Games Suite

This suite provides you with the training needed to be compliant with overall security awareness standards using engaging, game-like activities that allow you to apply what you've learned and practice critical skills needed during actual threats.

- Email and Phishing – Interactive (10 minutes)
- Social Engineering – Interactive (6 minutes)
- Malware – Interactive (4 minutes)
- Browsing Safely – Interactive (3 minutes)
- Social Networks – Interactive (5 minutes)
- Mobile Devices – Interactive (4 minutes)
- Passwords – Interactive (6 minutes)
- Targeted Attacks – Interactive (6 minutes)
- Data Security – Interactive (5 minutes)
- Hacked – Interactive (5 minutes)

Member: \$95. Non-Member: \$130. Length: 54 minutes.

## CyberSecurity Compliance Suite

The eleven courses in this suite provide you with the critical information that need to know, and the guidelines you must follow, to be compliant with common security data security regulations.

- Data Security and Data Destruction (4 minutes)
- Help Desk (4 minutes)
- Payment Card Industry Data Security Standard (PCI DSS) (4 minutes)
- Health Information Portability and Accountability Act (HIPPA) (3 minutes)
- Personally Identifiable Information (PII) (3 minutes)
- Federal Tax Information (4 minutes)
- Foreign Corrupt Practices Act (FCPA) (4 minutes)
- EU General Data Protection Regulation (GDPR) (3 minutes)
- Gramm-Leach-Bliley Act (GLBA) (2 minutes)
- Red Flags Rule (4 minutes)
- Privacy (2 minutes)

Member: \$95. Non-Member: \$130. Length: 38 minutes.

## Security Awareness – Special Considerations Suite

Cybersecurity practices are not limited to the office but are something you need whether at home or abroad or in your private family life. This suite of mini-courses from SANS provides you with steps you need to take to protect yourself, your organization and your family online at all times.

- Working Remotely (3 minutes)
- Senior Leadership (5 minutes)
- International Travel (3 minutes)
- Ethics (3 minutes)
- Create a Cyber Secure Home (3 minutes)
- Protecting Your Kids Online (4 minutes)

Member: \$55. Non-Member: \$75. Length: 21 minutes.

## Data Security IT Training Suite

Designed specifically for members of an IT staff, this suite of six courses from SANS provides you with the basic information you need to know to be an effective member of a cybersecurity management team in your organization.

- Encryption (2 minutes)
- Personally Identifiable Information (PII) (3 minutes)
- Physical Security (3 minutes)
- Insider Threat (3 minutes)
- Cloud Services (2 minutes)
- Privileged Access (4 minutes)

Member: \$55. Non-Member: \$75. Length: 19 minutes.