2016 BankersEdge
Course Catalog
for Banks

BankersEdge
OnCourse Learning
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Comprised of over 400 courses, the BankersEdge Course Catalog is a comprehensive training solution designed specifically for bank institutions. Topics within the catalog include regulatory compliance, financial and professional skills, case studies, consultative selling, director-level training, refresher courses, and ICB-approved continuing education. We have also recently expanded our catalog to include AML/BSA compliance training for money services businesses, securities training (including exam preparation for Series 6, 7, 8, 9, 10, 24, 63, 65, and 66), and Microsoft Office training.

We are also happy to introduce our newly expanded mortgage lending learning library for depository institutions, which is populated from content approved by the Nationwide Mortgage Licensing System (NMLS) and brought to you by our partner organization, TrainingPro. Give your mortgage lending professionals access to content deemed significant and relevant by the NMLS through your partnership with BankersEdge.

Through our parent company, OnCourse Learning, we also offer access to more than 10,000 courses on regulatory essentials, and insurance, real estate and home inspector licensure. We invite you to explore our offer inside this catalog and discover premier online learning that’s easy to use and implement.

Thank you for your interest in BankersEdge. We look forward to partnering with you.
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Courses

Building a comprehensive training program that meets employees’ needs throughout every stage of their career requires equal parts art and science. Ensuring your organization is continually aligned with industry standards and best practices is only one part of the equation. You need to strike the perfect balance between providing the core courses employees need, while also offering professional development opportunities that will help your institution attract and retain top talent.

As the industry’s leading provider of online learning solutions, BankersEdge has more than 15 years of experience working with thousands of customers in the financial services industry. Explore our courses inside this catalog, and discover engaging training that improves employees’ competence, drives sales and increases employee and customer satisfaction.

The Compliance Course Suite is a dynamic blend of online courses and highly-relevant case studies that are designed to push employees ahead of ever-evolving, fast-paced regulatory change.

The Financial Skills Course Suite is aimed at educating financial services industry employees on fundamental concepts as well as cultivating new competencies through education and awareness.

The Professional Skills Course Suite is essential in developing and enhancing your institution’s intelligence while helping you retain top talent employees and stand out from the competition.

Independent Course Bundles allow for customization, and help produce well-rounded employees who react quickly, grow and maintain customer relationships, and build additional skills.
Regulatory Compliance

LENDING COMPLIANCE
DEPOSIT COMPLIANCE
TRANSACTION COMPLIANCE
In today’s rapidly evolving economy, lenders must have expert knowledge of the latest federal regulation changes that determine banks’, credit unions’ and other financial institutions’ required practices. BankersEdge Lending Compliance courses focus on the fundamentals needed to better prepare your organization for conducting lending activities compliant with this governance. Gain a better understanding of credit card regulations, as well as the Fair Lending Act and Consumer Leasing Act concepts, terminology and requirements.

These courses are recommended for:
Mortgage Bankers, Retail Bankers, Commercial Bankers, Trade Finance Bankers, Internal Audit Services, Compliance Professionals, Loan Operations Professionals

Commercial Compliance Overview
120 MIN. Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act (ECOA), Regulation O, the Home Mortgage Disclosure Act (HMDA) and other regulations relevant to your role.

Community Reinvestment Act (CRA) for Intermediate Institutions
60 MIN. Discover why the Community Reinvestment Act (CRA) is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Large Institutions
60 MIN. Geared to large institutions, uncover your responsibilities under the Community Reinvestment Act (CRA), and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act (CRA) for Small Institutions
60 MIN. Gain a better understanding of why the Community Reinvestment Act (CRA) is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Consumer Installment Loan Compliance Overview
90 MIN. Gain a better understanding of consumer installment loans and the rules regulating them. Learn about the relationship between the laws governing these loans and your institution’s responsibility when handling such loan applications.

Consumer Leasing Act: Regulation M
60 MIN. Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth-in-Lending Act (TILA).

Equal Credit Opportunity Act: Regulation B
60 MIN. Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with the Equal Credit Opportunity Act (ECOA) and Regulation B.

Exploring Loan Servicing: New Regulations for Consumer Protection
60 MIN. This course will cover loan servicing basics including the Mortgage Servicing Final Rules and your responsibilities as a mortgage servicer.
### FACT Act Overview
**90 MIN.** Find out how customers’ personal credit, personal and insurance information should be managed according to FACTA and Fair Credit Reporting Act (FCRA) requirements.

### Fair Credit Reporting Act (FCRA)
**60 MIN.** Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers’ credit data.

### Fair Debt Collection Practices Act (FDCPA)
**60 MIN.** Explore FDCPA rules for how debt collection agencies may communicate with consumers.

### Fair Housing Act (FHA)
**90 MIN.** Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

### Fair Lending Overview
**90 MIN.** Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

### Federal Regulation of Real Estate Appraisals
**60 MIN.** Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

### Flood Insurance
**60 MIN.** Examine the underlying purpose and conditions of the National Flood Insurance Program and how its statutes affect flood insurance requirements. Gain a better understanding of how flood insurance laws are implemented when your institution makes, increases, extends, or renews a loan secured by property located in a Special Flood Hazard Area.

### Home Mortgage Disclosure Act: Regulation C
**60 MIN.** Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.

### Introduction to Credit Card Regulations
**60 MIN.** The laws and regulations that govern the financial services industry today were enacted in response to economic and banking crises, public pressure and the development of new products and technologies. Gain a better understanding of federal credit card laws and regulations.

### Loans to Executive Officers: Regulation O
**60 MIN.** Learn about practices related to extending credit to insiders, including individual and aggregate lending limits, recordkeeping and reporting requirements, rules concerning extensions of credit and civil penalties for violation.

### Plain and Simple – A Step-By-Step Guide to the New Integrated Disclosures
**120 MIN.** The Dodd-Frank Act made provisions for a wide range of new consumer financial protections, including the establishment of the Consumer Financial Protection Bureau. One of their actions was to see to the creation of an integrated disclosure for use in mortgage loan transactions. This course will describe the disclosures - The Loan Estimate Disclosure and The Closing Disclosure. By the end of this course you will be able to describe the goals of the integrated disclosures and details about the two disclosure forms, including deadlines, standards and procedures.

### Raising the Bar: A Guide to the 2014 CFPB Rules
**60 MIN.** Deemed some of the most significant changes to the mortgage regulatory landscape in history, the new CFPB mortgage servicing rules greatly vary in scope and apply to many mortgage areas. This course reviews the rules in detail, summarizes all of the changes each respectively implements and offers discussion scenarios to help students better understand how the new rules apply in real-world situations.
Real Estate Settlement Procedures Act (RESPA): Regulation X
**60 MIN.** Designed to eliminate illegal kickbacks and referral fees, the Real Estate Settlement Procedures Act (RESPA) and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.

Residential Mortgage A-B-C: Mortgage Regulations
**90 MIN.** Explore the regulations governing the residential mortgage lending process, including fair lending compliance, disclosures and terminology, customer credit reports and other factors that affect consumers and the communities in which they live.

The S.A.F.E. Act
**30 MIN.** Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) — specifically mortgage loan originators’ and their employers’ requirements to register with the federal government annually.

TILA—Beyond Basics—Certain Home Mortgage Loans
**30 MIN.** Course material provides brief background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on specifics of home secured closed-end credit that are either recent requirements, or, are high-risk. Coverage includes MDIA, rescission, HOEPA, HPML, and other specifics of home-secured, closed-end credit.

TILA—Closed-End Residential Real Estate Loans
**30 MIN.** Course material provides background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for home secured closed-end credit. Coverage includes MDIA, rescission, HOEPA, and other specifics of home-secured, closed-end credit.

TILA—Home Equity Lines of Credit (HELOC)
**30 MIN.** Course material provides background on the basics of typical consumer-purpose, open-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for open-end, home-secured credit. Coverage includes billing error resolution, credit balances, rescission, and other specifics of home-secured open-end credit.

TILA—Installment Loans—Non-Real Estate Secured
**30 MIN.** Course material provides background on the basics of typical unsecured or personal property-secured, consumer-purpose, closed-end credit requirements, and focuses on disclosure timing and content for closed-end installment loans.

TILA—Open End Loans/Credit Cards
**30 MIN.** Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit card requirements, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes CARD Act, billing error resolution, credit balances, and other specifics of open-end credit.

TILA—Unsecured Open-End Loans
**30 MIN.** Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit requirements other than credit cards, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes billing error resolution, credit balances, and other specifics of open-end credit.

Truth in Lending Act: Regulation Z
**60 MIN.** Expand your knowledge of the Truth-in-Lending Act and Regulation Z, which implements it. Note: This is our general Truth-in-Lending Act (TILA) course.

Understanding the FFIEC Final Guidance on Social Media
**60 MIN.** The FFIEC Guidance is intended to assist financial institutions in understanding compliance and legal risks that
may arise with the use of social media. The Guidance also highlights operational and reputational risks that a company may face as a result of a poorly-developed or managed social media program. By the end of this course, you will be able to describe the information presented in the Guidance, as well as determine appropriate action when presented case studies and discussion scenarios regarding financial institutions and social media.

**Unfair or Deceptive Acts or Practices (Regulation AA)**

60 MIN. Ensure your institution’s procedures are compliant with the Unfair or Deceptive Credit Practices Act and Regulation AA.

**Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution**

30 MIN. Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.
Bankers who service customers’ personal or business accounts must adhere to certain disclosure requirements. BankersEdge Deposit Compliance courses explore deposit rules and regulations, including customer-identity verification; initial account-opening and periodic disclosures; credit-denial notices; availability of deposited funds and the electronic transfers. Courses in this curriculum cover Fedwire® and Regulation J, including general requirements, internal controls, operations and practices; the Gramm-Leach-Bliley Privacy Act; the Sarbanes-Oxley Act and anti-tying restrictions and exceptions.

These courses are recommended for:
Internal Bank Auditors, Retail Bankers, Commercial Bankers, Compliance Professionals, Internal Bank Security/Fraud, Professionals, Legal Counsel, Marketing/Advertising Professionals

Advertising Compliance
60 MIN. Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.

Affiliate Transactions: Regulation W
60 MIN. A financial institution may engage in financial transactions with its parent company, other companies owned by its parent company, or other interrelated companies. Learn about Regulation W-compliant policies and procedures your company must follow when making these types of transactions.

Anti-Boycott
90 MIN. Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.

Anti-Tying
60 MIN. Explore the basics of anti-tying restrictions — discover what anti-tying is, when it occurs, and how to avoid violations — and study the exceptions that apply to the anti-tying rules. Also, learn about other factors relating to anti-tying, such as anti-trust laws and anti-tying penalties.

Bank Bribery Act
30 MIN. As a financial institution employee, you are prohibited from accepting certain gifts under the Bank Bribery Amendments Act. Find out what gifts are not permissible; then test your knowledge in a model scenario.

CISA—Customer Information Security Awareness
120 MIN. Explore specific requirements and general rules you must follow to ensure the security of customer information. To learn more about this training, please view our complete CISA Series on page 26.

Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)
30 MIN. CDD is a critical component of your institution’s Bank Secrecy Act and anti-money laundering policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

Customer Identification Program (CIP)
90 MIN. Review the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA Patriot Act. Explore the relationship between a CIP and your institution’s anti-money laundering program. Learn how to verify the identity of customers and how to respond to identity-verification problems.
Deposit Compliance Overview
**90 MIN.** Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

Federal Deposit Insurance Corporation (FDIC)
**90 MIN.** Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

Federal Election Campaign Act (FECA)
**90 MIN.** Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.

Fedwire (Reg J)
**45 MIN.** Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.

Foreign Corrupt Practices Act (FCPA)
**90 MIN.** The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act — then test your knowledge in an interactive scenario.

GLB Privacy (No Opt-Out)
**60 MIN.** Gain a better understanding of GLB Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

GLB Privacy (Opt-Out)
**60 MIN.** Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.

Introduction to Compliance for Tellers
**60 MIN.** Gain a better understanding of tellers’ compliance responsibilities, and the specific regulations that apply to each job function. Please note: Our assumption for this training is that tellers handle typical window transactions, such as deposits, withdrawals, receiving payments on loan accounts, account transfers, selling cashier’s and teller’s checks and assisting with balance inquiries.

Office of Foreign Assets Control (OFAC)
**60 MIN.** Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

Reserve Requirements: Regulation D
**90 MIN.** Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.

Right to Financial Privacy Act (RFPA)
**90 MIN.** Your customers’ financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers’ financial institution records.

Sarbanes-Oxley Act Overview
**60 MIN.** The Sarbanes-Oxley Act is a federal law that addresses standards of behavior for corporations and their...
employees. Understand these new standards and learn about the penalties that apply to individuals for non-compliance.

**Sweep Account Disclosure Requirements**  
**30 MIN.** Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.

**The Telemarketing Consumer Fraud and Abuse Prevention Act**  
**60 MIN.** Compliance concerns begin when a mortgage professional uses the telephone to solicit business from a consumer. Consumers have protection against unwanted telephone solicitations under the national Do-Not-Call Registry, the Telemarketing Sales Rule, and state do-not-call laws. This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

**Truth in Savings: Regulation DD**  
**60 MIN.** Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.
In today's highly regulated banking environment, serving customers efficiently is more challenging than ever before. Financial services institutions are experiencing unprecedented government scrutiny due to heightened money laundering activity and other financial crimes. Consequently, tellers are facing increasingly time-consuming transaction requests due to complex compliance obligations. Yet, in spite of these realities, customers' demand for more services in the teller line continues to escalate. BankersEdge Transaction Compliance courses prepare employees to handle transactions across all levels of complexity effectively.

These courses are recommended for:
Compliance Professionals, Internal Audit Services, HR Professionals, Retail Bankers, Mortgage Bankers, Commercial Bankers, Trust Professionals, Electronic Service Professionals, Bank Management

Accepting Negotiable Instruments
90 MIN. Learn the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. The laws and compliance requirements affecting checks are detailed and very important. Because customers will present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers' deposit and check-cashing requests. Also, because of an increase in check fraud, accepting checks poses the risk of financial loss for your institution. As a result, your understanding of these rules is essential to minimizing those risks and protecting your institution.

AML & SAR for Mortgage Lenders and Originators
60 MIN. Under the expanded money laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements. This course provides an overview of the money-laundering process and reviews key AML legislation, money-laundering prevention, and SAR filing requirements.

AML for Customer Service Representatives
60 MIN. Customer service representatives need to have deep working knowledge of money laundering — including how this crime is defined and the specific steps they must take to prevent it.

AML for Lenders
90 MIN. Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.

AML for Operations
90 MIN. Review the money laundering process, key AML legislation, and ways that you — as an operations employee — can help your organization comply with AML laws in your organization.

AML for Tellers
60 MIN. If you are a teller, or you manage a team of tellers in your institution, this AML training is for you. Learn how money laundering is defined and the specific steps you or your employees should take to prevent it.

AML: What Are PEPs?
90 MIN. This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.
Anti-Money Laundering (AML)
60 MIN. Be informed about money laundering. Learn about the process, legislation and requirements — and discover ways you can prevent money laundering at your financial institution.

Anti-Terrorism Overview
90 MIN. Explore the laws designed to protect financial institutions’ assets and help prohibit certain types of organizations from accessing the U.S. financial system.

Bank Broker/Dealer Exemptions: Regulation R
90 MIN. Given its many complexities and levels of conditional requirements, comprehending Regulation R can be a daunting task. Get savvy about its four primary provisions, as well as some of the additional exceptions available to banks under the rule, and learn what’s next for regulatory agencies and banks.

Bank Secrecy Act (BSA)
90 MIN. The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

BSA for Customer Service Representatives
90 MIN. If you are a customer service representative, or you manage a team of customer service representatives, then you need to know BSA-compliant ways to obtain customer identification, report transactions and retain records.

BSA for Lenders
60 MIN. Loan officers have a unique role in upholding the BSA. Gain a better understanding of key legislation that helps the U.S. combat money laundering and other illegal financial activity. Note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information.

BSA for Operations
60 MIN. Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customers’ account records.

BSA for Tellers
90 MIN. Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity — particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.

BSA/AML Trust
60 MIN. As a trust department employee, it is essential that you manage the BSA/AML risk of your accounts and protect your accounts from criminal activity. Explore the source of BSA/AML risk, find out about programs and government agencies in place to assist in managing this risk, and learn what the penalties are for violating these laws.

Check 21 Act Overview
60 MIN. Gain a basic understanding of the Check 21 Act. Review the checking process, general requirements for substitute checks, consumer awareness provisions and expedited re-crediting procedures.

Currency Transaction Reporting
60 MIN. Take a closer look at the CTR requirements of the BSA. Discover the necessary customer information required by the CTR form; and how to correctly complete it for specific situations.

Elder Financial Abuse
60 MIN. Learn how to recognize different types of elder financial abuse, what to do if you suspect a customer is a victim,
and precautionary measures you can take in your institution to help prevent this abuse. Following the course, practice identifying and combating elder financial abuse with interactive case studies.

**Electronic Funds Transfer Act: Regulation E**

*60 MIN.* Find out how the Electronic Funds Transfer Act is implemented with Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution’s liability, error resolution requirements and penalties for noncompliance.

**Expeditied Funds Availability Act: Regulation CC**

*60 MIN.* Explore the Expeditied Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.

**HIPAA and COBRA for Financial Institutions**

*30 MIN.* This course provides an overview of two key laws that are administered by the Human Resources management of a financial institution, HIPAA and COBRA. HIPAA concerns the handling of protected health information for both your employees and your customers. COBRA covers the health insurance coverage for your employees and their families. Also discussed are the current challenges of the evolution in health care coverage.

**Managing OREO**

*20 MIN.* Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as “other real estate owned” since owning the property was not in the lending institutions’ original intent – they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

**National Bank Trust Activities (Part 9)**

*60 MIN.* National banks engaging in trust activities are subject to compliance with the Office of the Comptroller of the Currency (OCC) 12 CFR Part 9 — also known as Regulation 9. Explore Regulation 9 basics, including the fiduciary requirements associated with discretionary investment reviews, administrative account reviews, conflicts of interest and self-dealing.

**Providing Service to Customers with Disabilities**

*60 MIN.* Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

**Servicemembers Civil Relief Act (SCRA)**

*60 MIN.* For up to a year following active duty, Americans who serve in the armed forces are protected from lawsuits under the SCRA. Understand your institution’s role in complying with this act.

**Suspicious Activity Reporting**

*60 MIN.* Are you confident in your ability to detect and report suspicious BSA activity? Become more proficient with identifying several types of suspicious activity and better understand your reporting responsibilities.

**Unlawful Internet Gambling: Regulation GG**

*20 MIN.* Gain a deeper understanding of the Unlawful Internet Gambling Enforcement Act and the reasoning behind Regulation GG. Explore policies, procedures and account-opening due diligence practices, and learn how to handle suspicious and restricted transactions.
Case Studies

AML CASE STUDIES

BSA CASE STUDIES
These courses are recommended for:
Retail Bankers, Compliance Professionals, Internal Audit Services, Deposit Operations Professionals, Electronic Services Professionals, Fraud Professionals

AML CSR "Is There a Mechanic in the House?"
15 MIN. Explore how due diligence activities may reveal suspicious activity.

AML CSR Candelais Industries
15 MIN. Exercising due diligence at account opening may reveal suspicious activity; find out how.

AML CSR Current on Currency Transaction Reporting
15 MIN. See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

AML CSR Do Not Open Until...
15 MIN. If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

AML CSR The Temporary Holding Pattern
15 MIN. An incoming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

AML Lenders "Did You Do These Yourself?"
15 MIN. Explore why Customers presenting financials that have not been prepared professionally should raise a red flag.

AML Lenders "I've Got Friends in High Places!"
15 MIN. This case study illustrates how a Customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

AML Lenders Collateral
15 MIN. See why a Customer requesting a large loan secured by CDs may be cause for concern.

AML Lenders Me and My Shadow
15 MIN. See why lenders may want to be wary of Customers who rely heavily on their lawyers when conducting banking activities.

AML Lenders The French Connection
15 MIN. Find out why a Customer's request to wire loan proceeds outside the country may be suspicious.

AML Ops "What's My Line?"
15 MIN. Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.
AML Ops The Pay Off
15 MIN. A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

AML Ops What Kind of Laundering Operation Are You Running?
15 MIN. During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Ops Who Do You Know in the Caymans?
15 MIN. This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

AML Ops Wire You, Wire Me
15 MIN. See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

AML Tellers Do You Have 30 $100s For 150 $20s?
15 MIN. See why a Customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

AML Tellers Little Blue Men
15 MIN. Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

AML Tellers Martino’s Tavern & Bank
15 MIN. Find out why unlicensed check cashing through a Customer's account may be detected.

AML Tellers Wonder Construction
15 MIN. See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

AML Tellers You’re in the Money
15 MIN. Discover why a Customer's unexplained, sudden wealth may be questionable.

BSA/AML for Trust - Non-Profit or Not
15 MIN. This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

BSA/AML for Trust - Wire the Money to Bolivia
15 MIN. This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.
These courses are recommended for:
Retail Bankers, Compliance Professionals, Internal Audit Services, Deposit Operations Professionals, Electronic Services Professionals, Fraud Professionals

BSA CSRs - "Hello, Stranger."
15 MIN. If a Customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

BSA CSRs - "There's Gotta be a Better Way!"
15 MIN. This case study presents a Customer who may be eligible for placement on the institution's "exempt" list — the list of Customers whose currency transactions are exempt from the reporting requirement.

BSA CSRs - College Daze
15 MIN. Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

BSA CSRs - Is It or Isn't It?
15 MIN. See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

BSA CSRs - The Owl's Cry
15 MIN. Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

BSA Lenders - "What City, Please?"
15 MIN. Loan officers encounter the BSA primarily through the Customer identification requirements. This case illustrates some of the complications involved when a Customer is less than forthcoming with some information.

BSA Lenders - What Will They Think of Next?
15 MIN. Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

BSA Lenders - What's in the Box?
15 MIN. Part of the responsibilities of loan officers is to ensure that the bank makes good loans. Even if a loan application seems to be filled with accurate information, sometimes additional due diligence is necessary. This scenario presents a situation where a loan officer must decide if something suspicious is going on during the application process for a client's commercial loan.

BSA Ops - Coupon Redemption
15 MIN. Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

BSA Ops - Ghost in the System
15 MIN. Studying account records and generally being tuned in to what to look for may help reveal fraud. In this
case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a Customer’s account records.

**BSA Ops - Larry’s Food Mart or Larry’s Laundry?**

15 MIN. Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

**BSA Ops - Miguel’s Discovery**

15 MIN. Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

**BSA Tellers - A Little Knowledge is Dangerous**

15 MIN. This case study presents a Customer who believes he has discovered a tax loophole and attempts to “structure” currency transactions to avoid the currency transaction reporting requirement.

**BSA Tellers - Business is Booming**

15 MIN. Why would a business checking account Customer who plans to deposit $16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

**BSA Tellers - Connect the Dots**

15 MIN. Explore a suspicious scenario where multiple Customers work together to “structure” a currency transaction to avoid the reporting requirement.

**BSA Tellers - What Are Friends For?**

15 MIN. In this case study, a Customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.
CISA Series
These courses are recommended for:
All Employees

CISA - 01 - Security System Issues
15 MIN. Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

CISA - 02 - Passwords
15 MIN. Discover best practices for selecting passwords and controlling access to workstations.

CISA - 03 - Internet Banking Security
15 MIN. Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

CISA - 04 - Securing Customer Information
15 MIN. Consider compliance with the GLBA from a bank IT perspective.

CISA - 05 - Securing Nonpublic Areas
15 MIN. Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

CISA - 06 - Information Disposal
15 MIN. Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

CISA - 07 - PINs
15 MIN. Explore issues related to Customers’ personal identification numbers (PINs), and the banking products and services they permit access to.

CISA - 08 - Customer Requests
15 MIN. Establish procedures for responding to lawfully authorized requests for release of confidential data.

CISA - 09 - Interactive Voice Response Systems
15 MIN. How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

CISA - 10 - Clean Desk Policy
15 MIN. Explore instituting a policy that addresses employees’ housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

CISA - 11 - Media and Equipment
15 MIN. How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.
<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Duration</th>
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<tbody>
<tr>
<td>CISA 12</td>
<td>Network Component Security</td>
<td>15 MIN.</td>
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<tr>
<td></td>
<td>Take a closer look at the types of security issues connected with a bank’s network hardware.</td>
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<td>CISA 13</td>
<td>Data Encryption Standards</td>
<td>15 MIN.</td>
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<td></td>
<td>Learn about standards for encoding/decoding Customer data.</td>
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<td>CISA 14</td>
<td>Remote Access Standards</td>
<td>15 MIN.</td>
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<td>Gain a better understanding of how to enforce remote access standards when working with a service provider.</td>
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<td>CISA 15</td>
<td>Laptop and PDA Security</td>
<td>15 MIN.</td>
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<td></td>
<td>Brush up on laptop- and cell phone-related security issues.</td>
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<td>CISA 16</td>
<td>Intrusion Detection and Firewall Security</td>
<td>15 MIN.</td>
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<td>This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.</td>
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<td>CISA 17</td>
<td>Virtual Private Network Security</td>
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<td>Learn more about information security guidelines for VPN use.</td>
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<td>CISA 18</td>
<td>Computer Room Security</td>
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<td>Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.</td>
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<td>CISA 19</td>
<td>File Backup and Storage</td>
<td>15 MIN.</td>
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<td>Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and Customer data. This module examines the issues around the use of common storage media.</td>
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<td>CISA 20</td>
<td>PC Software Controls</td>
<td>15 MIN.</td>
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<td>Learn how to establish policies for employees’ computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.</td>
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<td>CISA 21</td>
<td>Virus and Spyware Prevention</td>
<td>15 MIN.</td>
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<td>Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.</td>
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<td>CISA 22</td>
<td>Incident Response Program</td>
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<td>Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information — a program developed to respond to unauthorized access to Customer information, including required notifications.</td>
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<td>CISA 23</td>
<td>Social Engineering</td>
<td>15 MIN.</td>
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<td>Social engineering — as it relates to information security — is when a person is tricked into cooperating with a hacker due to our inclination to follow certain “social rules.” Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.</td>
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<tr>
<td>CISA 24</td>
<td>Social Media</td>
<td>15 MIN.</td>
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<td>Your Customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by Customers and employees.</td>
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Financial Skills
Whether the lending staff in your organization needs to acquire new skills or brush up on existing competencies, BankersEdge Commercial Lending courses provide a flexible environment where employees may learn at their own pace. From basic credit risk-assessment fundamentals to risk management, this curriculum provides the essentials commercial lending employees need to navigate transactions confidently and competently.

**These courses are recommended for:**
Commercial Bankers, Mortgage Bankers, Retail Bankers, Investment Bankers and Wealth Management Professionals, Compliance Professionals, Internal Audit Services, Loan Review Professionals

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**LS - Cash Flow Analysis**
**90 MIN.** Get acquainted with free cash flow and net internal cash flow analysis. Learn how these methods of analysis provide a more comprehensive picture of a company’s financial health than earnings, cash flow statements or EBITDA.

**LS - Cash Flow Statement**
**60 MIN.** Review different sections of the cash flow statement and find out why this tool is of utmost importance to financial analysts. Learn how to compile a cash flow statement and discover how to make calculations based on projected financial statements.

**LS - Current Assets**
**60 MIN.** Gain a deeper understanding of the current assets section of the balance sheet. Learn to identify various accounts and their relevance to a company's financial status, and find out how different companies deal with inventory — one of the key accounts in current assets.

**LS - Income Statement Analysis**
**60 MIN.** Examine the income statement and its various accounts. Learn about the difference between accounting for taxes versus accounting for shareholders. Also, get acquainted with using ratios to analyze and compare companies.

**LS - Liabilities and Equity**
**60 MIN.** Take a closer look at the liabilities and equity section of the balance sheet, and learn to identify and compare the way businesses fund operations.

**LS - Loan Structuring**
**60 MIN.** Explore the elements of structuring a loan from both the borrower’s and the lender’s point of view. Learn about the features of several typical loan products in commercial lending and use case studies to gain a better understanding of how lenders choose appropriate loans.

**LS - Long-Term Assets**
**60 MIN.** Examine the long-term assets section of the balance sheet, and find out what defines a long-term asset. Also, learn how to identify the different kinds of long-term assets.

**LS - Personal Tax Return Analysis**
**60 MIN.** Gain confidence when analyzing personal tax returns. Learn tax return-analysis basics, including how to determine a projected income. Explore income trends, recurring versus non-recurring income, and discover how tax returns can be used as a sales tool.
LS - Ratio Analysis
60 MIN. Explore how financial analysts use ratios to analyze and compare companies by performing calculations of various ratios that indicate the financial status of a company.

LS - The Balance Sheet
60 MIN. Examine one of accounting’s fundamental documents: the balance sheet. Learn how to read, create and maintain a balance sheet; and discover how a balance sheet works with other financial statements and fits into the annual report.

LS - The Income Statement
60 MIN. Learn about the income statement and its links to the balance sheet. Explore various income statement accounts, what they mean and where they come from.

LS - Understanding SBA Eligibility
60 MIN. Explore eligibility requirements for the 7(a) loan programs of the Small Business Administration (SBA). Equip yourself with the tools you’ll need to identify eligible loans and pinpoint eligibility issues that may require additional research.

LS - Understanding SBA Loans
60 MIN. Gain a basic understanding of Small Business Administration (SBA) 7(a) and 504 loan programs. Learn about basic SBA loan program guidelines, terms and conditions, and discover how to determine which SBA program best suits your applicants’ needs.

LS - Working Capital
60 MIN. Get acquainted with working capital and operating working capital — two numbers of great interest to financial analysts. Learn how to calculate working capital and operating capital, and understand the difference between the two figures. Find out how financial analysts use these figures to analyze the financial status of a company.
To be successful in their roles, loan officers must first build a strong consumer lending foundation by mastering all aspects of the borrowing process. BankersEdge Consumer Lending courses get back to basics by focusing on loan-program fundamentals, such as residential mortgage loan origination, processing, underwriting and closing. Other topics addressed in the curriculum include federal flood insurance regulations, Regulation C, HOEPA rules and SBA eligibility requirements.

These courses are recommended for:
Commercial Bankers, Mortgage Bankers, Retail Bankers, Investment Bankers and Wealth Management Professionals, Compliance Professionals, Internal Audit Services, Loan Review Professionals

Analyzing Personal Financial Statements
60 MIN. Discover the relationship between using personal financial statements to determine individual borrowers’ creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Consumer Credit Products
60 MIN. This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products. Note: The course does not cover business loans or traditional first mortgage loans.

Fundamentals of Consumer Lending
60 MIN. Ensure compliance with consumer credit regulations, and demonstrate subject matter expertise in your interactions with customers who apply for consumer credit. Explore loan cost categories; and learn about secured and unsecured, and open- and closed-ended credit. Plus, find out how banks determine loan pricing and walk through the steps of the consumer credit application process.

Fundamentals of Mortgage Lending
30 MIN. Acquire the knowledge and skills you need to discuss or sell real estate credit products with clients. Understand the importance of mortgage lending to financial institutions and its effect of the secondary market on the lending process. Explore a real estate basics overview, and find out why a client might want a real estate loan. Acquire mortgage terminology, and learn how to calculate loan-to-value ratios. The loan process is discussed from the client perspective and the functions of the various financial services personnel involved. Regulations that affect the mortgage lending process are also introduced at relevant points in the course.

High-Cost Mortgages (HOEPA)
90 MIN. Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.

Home Equity (Open-End Credit)
60 MIN. Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.
IRS Reporting for Real Estate Transactions
60 MIN. The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness
60 MIN. Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.

Private Mortgage Insurance
90 MIN. This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

Residential Mortgage 1-2-3: Mortgage Process
90 MIN. Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage
60 MIN. Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.

Second Lien Real Estate Mortgage Loans/Junior Real Estate Mortgage Loans
60 MIN. Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending
60 MIN. Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.
Drawing on our many years of experience building training programs for banks, we have developed a comprehensive curriculum that features the basics new hires need, coupled with refresher courses for more practiced employees. BankersEdge Retail Banking courses explore a broad range of topics — from account withdrawal and deposit skills, to identity theft prevention and ethical behavior.

**These courses are recommended for:**
Compliance Professionals, Internal Audit Services, HR Professionals, Retail Bankers, Commercial Bankers, Trust Professionals, Electronic Service Professionals, Deposit Operations, Internal Security/Fraud Professionals, Electronic Services Professionals, HR Professionals

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**Automated Clearing House (ACH)**

60 MIN. Gain a basic understanding of ACH transactions. Learn about general requirements for Office of Foreign Assets compliance and ACH transactions, and see how this new SEC code will affect financial institutions.

**Bomb Threats and Other Security Issues**

60 MIN. The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.

**Business Continuity and Disaster Recovery**

60 MIN. If a natural disaster or other unexpected catastrophic event disrupted your business’s day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

**Cash Drawer Balancing**

60 MIN. Revisit basic cash drawer accounting principles, including balancing procedures and opening and closing policies.

**Convenience Products and Services**

60 MIN. Review common banking products and services that financial institutions have developed to meet customers’ increasing demand for convenience.

**Counterfeiting and Forgery**

60 MIN. Counterfeiting and forgery is a large concern for financial institutions because of the amount of money they handle and process. Institutions must take steps to ensure the security of money. This course will explain counterfeiting and forgery, how to recognize this security threat, as well as what actions to take.

**Deposit Products**

60 MIN. Learn about deposit products and services offered by financial institutions. Topics covered include types of deposit products available and their associated features and benefits, the interest earned on certain accounts, and the importance of deposit account relationships to customers and financial institutions alike.

**Deposits and Withdrawals**

60 MIN. Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.
Ethics for Bankers
90 MIN. Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.

Frauds and Scams
60 MIN. Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.

Fundamentals of Banking I—The Banking System
90 MIN. Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.

Fundamentals of Banking II—The Banking Institution
90 MIN. Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.

Handling Stop Payments
60 MIN. Get acquainted with the rules and procedures for accepting and processing stop-payment orders. And learn how stop-payment orders affect personal checks, electronic funds transfers and financial institution obligations.

Insider Trading
60 MIN. Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.

Insurance Disclosures
30 MIN. Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.

Insurance Products
60 MIN. Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.

Issuing Negotiable Instruments
60 MIN. Learn about the four types of negotiable instruments, including cashing- and issuing-related procedures and guidelines.

Money Handling
60 MIN. Whether you are a bank teller, or you manage a team of tellers, keeping your money-handling skills sharp is essential. Revisit how to handle cash properly.

New Account ID Procedures (CA Specific)
90 MIN. Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in California.

Non-Deposit Investment Products
60 MIN. Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.
Nonresident Alien
**15 MIN.** A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.

Opening a Deposit Account
**60 MIN.** Review the laws and regulations that dictate account opening procedures. Learn about account agreement and opening disclosures, customer certifications, types of accounts, various forms of ownership, customer-identifying information and reporting requirements.

Pretext Calling and Identity Theft
**60 MIN.** As a financial institution employee, you need to be aware of security threats posed by pretext calling and identity theft. Learn about fraud methods used by pretext callers, and get tips on how to identify thieves and deter these crimes.

Private Banking
**60 MIN.** If your financial institution serves high net worth clients, this course is for you. Explore several types of large value account relationships, the risks they pose to your financial institution, and policies and procedures you can follow to minimize crime associated with these types of accounts.

Records Management
**60 MIN.** Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.

Red Flags of Identity Theft
**45 MIN.** Reframe your view on identity theft crime and prevention. Hear excerpts from the BankersEdge course “Pretext Calling and Identity Theft” about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

Remote Deposit Capture
**45 MIN.** Remote Deposit Capture (RDC) allows customers to scan deposited documents and transmit the digital images to financial institutions for posting and clearing. This course explores issues, considerations and legislation that relates to RDC.

Robberies
**60 MIN.** Unfortunately, if you work at a financial institution, you have an increased risk of being a victim of robbery. While such a scenario is highly unlikely, preventing robbery is part of your role at work. Explore common robbery tactics, and get tips about what to do if you find yourself facing this situation.

Safe Deposit Boxes
**60 MIN.** Review generally accepted practices for administrating safe deposit boxes. Note: The common practices covered in this course are presented as examples only; always follow your bank’s specific guidelines.

Savings Bonds
**30 MIN.** Learn the basics about how to issue and redeem U.S. Savings Bonds.

Security of Customer Information Guidelines
**45 MIN.** Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

Trade Finance
**30 MIN.** Trade finance fraud is a type of money laundering performed during the shipment, documentation, or purchase
of goods and services. Attain a deeper understanding of the red flags that indicate trade-based money laundering, and of procedures you can use to help fight this growing crime.

**Trust Law Basics**
**30 MIN.** Get acquainted with the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.

**Trust Services**
**60 MIN.** How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.

**Wire Transfers**
**60 MIN.** Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.
Designed to address virtually every aspect of retirement-plan administration, BankersEdge Retirement Management courses help employees become better equipped to assist customers with IRAs and tax-favored savings plans. Topics covered include SBA loan program guidelines, terms and conditions, ESAs, SEP plans and SIMPLE IRAs.

**These courses are recommended for:**
- Deposit Operations Professionals, Retail Bankers, Internal Audit Services, Compliance Professionals, Fraud Professionals

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**Education Savings Accounts/Coverdell Education Saving Account**

**60 MIN.** Explore basic information about Education Savings Accounts, including rules for contributions and distributions.

**Excess IRA Contributions**

**30 MIN.** Find out how excess IRA contributions occur and when they can be corrected and learn about their associated reporting and recordkeeping requirements.

**Health Savings Accounts**

**90 MIN.** Confused about HSAs? You’re not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.

**IRA Beneficiary Options**

**90 MIN.** Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs. Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.

**IRA Contributions**

**90 MIN.** Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions. Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee’s traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee’s SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics. View the course descriptions on the following page.

**IRA Distributions**

**120 MIN.** Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

**IRA Required Minimum Distributions**

**60 MIN.** Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.
IRA Rollovers, Transfers and Direct Rollovers
90 MIN. Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Roth IRA Overview
60 MIN. Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.

SIMPLE IRA Basics
90 MIN. Find out what a SIMPLE IRA plan is, and discover plan owners’ and administrators’ responsibilities and requirements.

Simplified Employee Pension (SEP) Plans
90 MIN. Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting. Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.

Traditional IRA Overview
60 MIN. Learn about the fundamentals of traditional Individual Retirement Accounts (IRAs) in this comprehensive course. Information covered includes: establishing a traditional IRA; contributing to the traditional IRA and the rules that govern contributions; and taking distributions from the traditional IRA and the rules and penalties of doing so.
Professional Skills

- Leadership Development
- Diversity and Inclusion
- Customer Service
- Sales Experience
Raise the bar in your organization with courses that create exceptional leaders. BankersEdge Leadership Development courses teach employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road. Ten modules comprise the curriculum, which addresses business letters, memo and email writing; conflict resolution; time management; and interview preparation and conduct.

These courses are recommended for:
All Employees

LE1 - Introduction to Management Basics
60 MIN. Making the jump from front-line employee to manager can be difficult, surprising, frustrating — and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.

LE2 - Time Management
60 MIN. After transitioning into managerial roles, many new managers often discover the need to develop better time-management skills. Learn tools and techniques you can use to improve the way you use your time.

LE3 - Business Writing
60 MIN. A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.

LE4 - How to Lead and Participate Effectively in Meetings
60 MIN. If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.

LE5 - Coaching and Feedback
60 MIN. One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.

LE6 - Leading People Through Change
60 MIN. Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.

LE7 - Handling Conflict
60 MIN. Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.

LE8 - Sharpening Your Interviewing Skills
60 MIN. Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions. Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be
viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.

LE9 - Managing Multiple Generations at Work
30 MIN. Today's workforce is comprised of four generations of employees — seniors, Baby Boomers, Generation X-ers and Millennials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.

LE10 - Introduction to Project Management Concepts
60 MIN. Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task-orchestrating activities.
Maintaining a harassment- and discrimination-free workplace improves productivity, boosts employees’ morale and increases customer satisfaction. Taught in accordance with federal employment law, BankersEdge Diversity and Inclusion courses provide a risk-free environment where employees may learn how to be more respectful of customers’ and co-workers’ unique backgrounds. Confidential situations are also addressed in relation to the proper procedures for documenting offensive or illegal behavior as part of a workplace complaint.

These courses are recommended for:
All Employees

DI - Age
30 MIN. Increase awareness about age discrimination in the workplace, and explore strategies for prevention.

DI - Barriers to Diversity
30 MIN. Learn to recognize commonly shared negative attitudes and behaviors that can be barriers to workplace diversity and inclusion. See how these biases can harm working relationships, stifle individual growth, and damage morale and productivity.

DI - Cross-Cultural Business
30 MIN. Sales, customer service, and negotiation are difficult enough in a common marketplace without adding different cultures to the mix. Learn how to navigate across cultures by developing the ability to talk with — and listen to — people who have unique personalities, tastes and needs.

DI - Cultural Diversity
30 MIN. Job transfers, immigration, technology, changes in economic and political conditions — all of these elements contribute to cultural differences in today's workplace. Gain the knowledge, flexibility and sensitivity necessary to communicate effectively with customers and coworkers across cultures.

DI - Defamation
30 MIN. The edict, “Be truthful about employees.” sounds simple enough. Yet, unfortunately, this value is not always observed at work. Discover why employees have to be careful about the information shared with, and about, each other.

DI - Defamation for Managers
30 MIN. Master the skills necessary to foster a harassment- and discrimination-free work environment for all employees, and gain insight into employment law issues related to defamation.

DI - Discrimination
30 MIN. One employee's definition of fair treatment can be vastly different from another's. Learn more about the anti-discrimination laws that clearly define how employers must deal with all job applicants and employees in the workplace.

DI - Discrimination for Managers
30 MIN. The broad spectrum of employees’ and customers’ varying races, ages, genders, ethnic groups, religions and lifestyles poses unique challenges for managers. Explore employment laws and learn how to create a harassment- and discrimination-free work environment.
DI - Diversity Awareness
90 MIN. Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.

DI - Documentation
30 MIN. Discover how documentation should be handled at work, and learn how to track offensive or illegal behavior in case you decide to file a workplace complaint.

DI - Documentation for Managers
30 MIN. Managers need to be well-informed about documentation requirements — whether recording data related to employees’ performance or retaining employees’ annual reviews. Take a closer look at documentation-related employment law issues you may encounter in your job.

DI - Drug-Free Workplace Program
90 MIN - This course discusses the impact of drugs on the work environment and the importance of a drug-free workplace. It explains the steps necessary to implement a typical drug-free workplace program.

DI - Employees with Disabilities
30 MIN. Learn how employees with disabilities are protected from workplace discrimination, and discover steps you and your institution can take to accommodate their needs.

DI - Employees with Disabilities for Managers
30 MIN. Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.

DI - Gender
30 MIN. The number of women in the U.S. workforce has skyrocketed in the past 30 years. While the workforce is now almost equally split between both sexes, tension and discrimination still linger. Examine the role gender plays in organizations.

DI - Harassment
30 MIN. Harassment is one of the most-reported — yet frequently misunderstood — employee complaints in the workplace, yet many sources suggest that the issue is still really underreported. Clear up confusion, and get answers to your questions about harassment.

DI - Harassment for Managers
30 MIN. Managers need to have a deep understanding of harassment, particularly in conjunction with employment law. Review issues related to harassment that you may encounter at work.

DI - Language
30 MIN. The way we communicate, whether by words or actions, helps shape our relationships. Language can unite and inspire, but it can also divide and offend. Learn how to use language with sensitivity toward others, and take responsibility for how you communicate at work.

DI - Marital Status
30 MIN. As the number of women in the workplace reaches record highs and living arrangements become more complex, it’s more important than ever before to protect employees against discrimination based on marital or family status.

DI - Race, Color and Nationality
30 MIN. America is one of the most diverse countries in the world in terms of our racial and ethnic makeup. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.
DI - Religion
30 MIN. Learn to recognize and prevent religious discrimination and harassment scenarios at work by gaining a broader understanding of the laws protecting religion from discrimination and harassment.

DI - Retaliation
30 MIN. Retaliation makes up about 30 percent of all employment-related federal complaints. Understand your rights in this area, and learn to monitor your actions to ensure more a productive, dynamic work environment.

DI - Retaliation for Managers
30 MIN. Retaliation continues to dominate employment-related federal complaints. Get savvy about employment law issues related to retaliation so you know what to watch for at work.

DI - Sexual Harassment
90 MIN. Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

DI - Sexual Harassment for Supervisors and Managers
30 MIN. See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.

DI - Sexual Harassment Refresher
20 MIN. This course presents the key points of sexual harassment so you can recognize and avoid inappropriate conduct. At the end of this course, you will be able to recognize what behaviors constitute sexual harassment.

DI - Sexual Orientation
30 MIN. Sexual orientation and gender identity have become important topics in the American social landscape, as well as in the workplace. Gain a broader understanding of sexual-orientation discrimination and related harassment issues.

DI - Stereotypes and Assumptions
20 MIN. Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.

DI - Veteran Status
30 MIN. Hundreds of thousands of American men and women currently serve in state militias, National Guard units and the armed forces. Learn about the employment laws protecting veterans and people on military duty.

DI - Violence and Bullying in the Workplace
20 MIN. What, exactly, is workplace violence? Who is affected by it? And how can violence and bullying incidents at work be prevented? Increase awareness in your institution about these growing national concerns.

DI - Workplace Inclusion
20 MIN. Identify, recognize and understand the value of diversity on a personal and professional level, and learn how to leverage differences in the workplace to better serve customers.
Delivering real value to customers is about more than just ensuring their satisfaction with your organization’s products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. BankersEdge Customer Service courses are a comprehensive curriculum that teaches employees how to provide stellar customer service that will set your institution apart from the competition.

These courses are recommended for:
All Employees

Customer Service
60 MIN. Providing excellent customer service is essential to every financial institution’s success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

REAL Customer Service 1 - Showing Customers You Care
60 MIN. Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

REAL Customer Service 2 - Using Language to Serve the Customer
60 MIN. Language is powerful — particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

REAL Customer Service 3 - Opening the Conversation
60 MIN. You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

REAL Customer Service 4 - Diagnosing Customer Needs
60 MIN. Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers’ needs and ensure their satisfaction.

REAL Customer Service 5 - Responding to Customer Requests
60 MIN. Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers’ requests you can’t fulfill in a way that demonstrates value.

REAL Customer Service 6 - Taming Challenging Conversations
60 MIN. Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

REAL Customer Service 7 - That’s a Wrap—Closing the Conversation
60 MIN. By the close of a customer call, you have likely taken the appropriate steps to solve the customer’s problem or address his or her request. You’re not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.
Sales are the core of every business, and are the barometer through which growth is measured. BankersEdge Sales Experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers’ objections, this effective curriculum links theory with practice to accelerate success.

These courses are recommended for:
Retail Bankers, Commercial Bankers, Mortgage Bankers, Trust Professionals, Compliance Professionals

Cross-Selling
90 MIN. To be competitive in today’s financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1 - The Other Side of Service
60 MIN. In your role as a sales person, you must also uncover customers’ unspoken needs and match them with the appropriate products and services that will address them. When you’ve finished the three lessons in this module, you’ll have an opportunity to complete a self-assessment to review what you’ve learned and test your knowledge.

REAL Sales 2 - Adding Value Through Cross-Selling
60 MIN. Making sure customers’ unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers’ requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3 - Adding Value Through Up-Selling
60 MIN. Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self-assessment so you’ll have an opportunity to test your knowledge and apply what you’ve learned.

REAL Sales 4 - Overcoming Resistance
60 MIN. When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you’ve learned to your own job when you’ve finished the lessons in a self-assessment.
ICB-Approved Continuing Education
Courses featured on the following pages are approved by the Institute of Certified Bankers (ICB) for the listed number of credits and designations. This statement should not be viewed as an endorsement of this program or its sponsor. Credit approvals are based on the program’s relevance to the ICB examination outlines, and cannot be claimed unless a passing grade and certificate of completion are awarded for each course. One credit is awarded for every 50 minutes of relevant instruction.

These courses are recommended for:
All Employees

**Designation Key**
- CTFA: Certified Trust and Financial Advisor
- CRCM: Certified Regulatory Compliance Manager
- CSOP: Certified Securities Operations Professional
- CISP: Certified IRA Services Professional
- CRSP: Certified Retirement Services Professional
- CCTS: Certified Corporate Trust Specialist
- CLBB: Certified Lender-Business Banker
- CFSSP: Certified Financial Security Services Professional
- CFMP: Certified Financial Marketing Professional

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<td>CISP, CRSP, CTFA-FP</td>
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<td>IRA Contributions</td>
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<td>CISP, CRSP, CTFA (FP)</td>
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<td>IRA Distributions</td>
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<td>CISP, CRSP, CTFA (FP)</td>
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<td>IRA Required Minimum Distributions</td>
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<td>CISP, CRSP, CTFA (FP)</td>
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<td>IRA Rollovers, Transfers &amp; Direct Rollovers</td>
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<td>CISP, CRSP, CTFA (FP)</td>
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<tr>
<td>Loans to Executive Officers—Regulation O</td>
<td>1.25</td>
<td>CRCM, CLBB</td>
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<tr>
<td>National Bank Trust Activities (12 CFR Part 9)</td>
<td>1.25</td>
<td>CCTS, CSOP, CRSP, CTFA (FID)</td>
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<tr>
<td>Office of Foreign Assets Control (OFAC)</td>
<td>1.25</td>
<td>CFSSP, CRCM, CSOP</td>
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<td>Pretext Calling and Identity Theft</td>
<td>1.25</td>
<td>CCTS, CFSSP, CRCM</td>
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<td>Providing Service to Customers with Disabilities</td>
<td>1.25</td>
<td>CRCM</td>
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<tr>
<td>Roth IRA</td>
<td>1.25</td>
<td>CISP, CRSP, CSOP, CTFA (FP)</td>
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<tr>
<td>Sarbanes-Oxley Act Overview</td>
<td>1.25</td>
<td>CCTS, CSOP, CTFA (FID)</td>
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<td>Real Estate Settlement Procedures Act—Reg X</td>
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<td>CRCM</td>
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<td>Red Flags of Identity Theft</td>
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<td>CFSSP, CRCM</td>
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<td>Reserve Requirements—Regulation D</td>
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<td>CRCM, CSOP</td>
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<td>Residential Mortgage 123—Mortgage Process</td>
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<td>CRCM</td>
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<td>Residential Mortgage A-B-C—Mortgage Regulations</td>
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<td>Reverse Mortgage</td>
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<td>CRCM</td>
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Right to Financial Privacy Act (RFPA) 0.5 CRCM
Roth IRA 1.25 CISP, CRSP, CSOP, CTFA (FP)
Security of Customer Information 1 CCTS, CFSSP, CRCM, CSOP, CTFA (FID)
Second Lien Real Estate Mortgage Loans 1.25 CRCM
Servicemembers Civil Relief Act (SCRA) 1.25 CRCM
Simple IRA Basics 2 CISP, CRSP, CTFA (FP)
Simplified Employee Pension Plans 2 CISP, CRSP, CTFA (FP)
Subprime and Predatory Lending 1.25 CRCM
Suspicious Activity Reporting 1.25 CFSSP, CRCM, CCTS, CSOP, CTFA (FID)
Sweep Account Disclosure Requirements 0.5 CRCM, CSOP
The SAFE Act 0.5 CRCM
Traditional IRA Overview 1.25 CISP, CRSP, CTFA (FP)
Trust Law Basics 0.5 CCTS, CRSP, CSOP, CTFA (FID)
Trust Services 1.25 CCTS, CISP, CSOP, CTFA (FID)
Truth-in-Lending Act—Reg Z 1.25 CRCM
Truth in Savings Act—Reg DD 1.25 CRCM
Unfair, Deceptive or Abusive Acts or Practices (Regulation AA) 1.25 CRCM
Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution 1.25 CRCM
Unlawful Internet Gambling—Regulation GG 0.5 CRCM
TILA—Open End Loans/Credit Cards 0.5 CRCM, CLBB
TILA—Unsecured Open-End Loans 0.5 CRCM, CLBB
TILA—Installment Loans—Non-Real Estate Secured 0.5 CRCM, CLBB
TILA—Home Equity Lines of Credit (HELOC) 0.5 CRCM
TILA—Closed-End Residential Real Estate Loans 0.5 CRCM
TILA—Beyond Basics—Certain Home Mort. Loans 0.5 CRCM
Board of Directors Series
The success of a board of directors often boils down to two vital components: orientation and continual learning. No one is born a perfect board member; performance monitoring, strategic planning, and a clear understanding of the future scope of the banking industry are all essential to creating a successful and effective board. The Board of Directors Series was designed to assist key individuals with carrying out the responsibilities of their institution’s regulatory compliance, and to understand the role that they play in serving and overseeing the activities of a banking organization with ease.

These courses are recommended for:
Board of Directors, Compliance Professionals, Risk Management Professionals

BOD - AML for Directors and Senior Management
30 MIN. As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.

BOD - Bank Secrecy Act for Directors and Senior Management
30 MIN. As a director or senior manager, you are responsible for enforcing your financial institution’s BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution’s BSA compliance program.

BOD - Community Reinvestment Act
30 MIN. As a director, you have ultimate responsibility for your financial institution’s regulatory compliance. It is important to understand that while you do not need to be the expert in regulatory compliance, you do need to be familiar with certain laws and regulations, such as the Community Reinvestment Act (CRA). This course provides a general overview of the CRA, including how it affects your financial institution. This course also explains the CRA evaluation and rating system and other general requirements.

The Summary section of the course provides questions, tips, and challenges as a way to evaluate your financial institution’s regulatory compliance with the CRA.

BOD - Compliance Management
30 MIN. This course navigates through compliance management measures, both present and not-too-distant past, as well as useful information to help ensure compliance with federal consumer protection laws and regulations relating to prudential regulatory expectations. This course also addresses the components that your compliance management system should encompass and how that directly relates to your responsibilities of oversight as a director.

The Best-Practice Boardroom section of the course provides tips, questions, warnings, and action items to consider for your financial institution.

BOD - Elder Financial Abuse
30 MIN. Understanding the relevance of elder financial abuse is imperative for your financial institution to remain in compliance with the law. This course provides a high-level overview of elder financial abuse to help ensure confidence in your institution’s response to potential reports.

The Best-Practice Boardroom section of the course challenges you to consider whether your financial institution is prepared to identify and respond to elder financial abuse.

BOD - Fair Lending Overview
30 MIN. As a director, compliance with fair lending laws is vital to your financial institution’s success. This course explains
the basic concepts of fair lending, including laws and regulations, types of discrimination, risk, and other important factors. This course also discusses critical steps needed to set the right tone for fair lending compliance within your financial institution.

**BOD - Flood Insurance**

**30 MIN.** This course is designed to provide a working knowledge of the federal flood insurance requirements. While you do not need to be a legal expert regarding flood requirements for your financial institution, it's important for you to know the basics as noncompliance with flood requirements may carry significant penalties. Also, the information you will learn provides you with the right knowledge to ask questions and evaluate responses at your financial institution.

**BOD - Loans to Executive Officers: Regulation O**

**30 MIN.** As a director, you are ultimately responsible for your financial institution’s compliance with regulatory laws. Regulation O is one of several laws that require your attention, knowledge, and action. It governs the extension of credit to insiders, including a limitation on the total amount of credit that may be extended, as well as a requirement that credit extended to insiders be no more favorable than credit extended to other borrowers. This course reviews the basic requirements of Regulation O and provides guidance on the general prohibitions of extending credit to insiders. This course also addresses record keeping and reporting requirements, and discusses specific duties for directors to ensure that your financial institution will conduct its insider activities in a safe and sound manner.

**BOD - Preparing for a Compliance Examination**

**30 MIN.** This course provides information on consumer compliance examinations, and explains how your financial institution should prepare for and manage the examination process. This course also explores your role in this process and discusses post-examination protocol.

**BOD - Security of Customer Information Guidelines**

**30 MIN.** This course provides an overview of information security guideline requirements for financial institutions. As a director, you and your board are responsible for overseeing the development, implementation, and maintenance of your financial institution’s information security program. This course reviews the actions necessary to effectively ensure compliance and ultimately enable your financial institution to avoid the pitfalls and embarrassment of information security issues.

**BOD - Servicemember's Civil Relief Act**

**30 MIN.** The Servicemembers Civil Relief Act (SCRA) is a federal law that allows military members to suspend or postpone some civil obligations so that they can devote their full attention to military duties. This course provides an overview of SCRA basics, including provisions related to eligibility, interest rate reduction, financial implications, and various other rights and protection. This course helps determine your financial institution’s level of preparedness in assisting servicemembers and their families.

**BOD - Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution**

**30 MIN.** Unfair, deceptive, or abusive acts or practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. As a director, it is crucial to create a UDAAP-conscious culture by establishing and maintaining proper procedures to avoid violations of the law. This course describes how financial products or services, such as deposit products or lending activities, can create risks for consumers. This course also provides a deeper understanding of UDAAP so that you are better prepared to satisfy your responsibilities as a director.
Consultative Selling Series
Since 1996, ASLAN has been helping sales organizations gain access to opportunities that normally would have been closed to them. Instead of the typical sales tactics and supposed magic bullets, ASLAN’s Other Centered Selling workshops have equipped financial professionals with the essential skills they need to successfully engage Decision Makers and effectively position their solutions in a way that gets past the typical customer’s anti-sales rep bias. Through our partnership with Aslan, the same principles that have been used to develop sales organizations for companies like National Geographic, Johnson & Johnson, Blue Cross Blue Shield, Cisco Systems, Pearson Publishing and many more are available to BankersEdge customers in an e-learning environment.

These courses are recommended for:
Retail Bankers, Commercial Bankers, Mortgage Bankers, Trust Professionals, Compliance Professionals

The Steps of Consultative Selling – Advance
60 MIN. Learn how to recognize customer’s/prospect’s commitment to advance to the next appropriate step. This course explains how to advance the opportunity and create events that will ensure competitive advantage and enhance the value of solution in the last step in the consultative sales process.

The Steps of Consultative Selling – Build Value
60 MIN. Improve your sales performance by driving customers to embrace your recommendations. This course explains how to demonstrate and defend the value of relevant products, services & solutions and how to identify and address barriers to commitment in the third step in the consultative sales process.

The Steps of Consultative Selling – Discovery
60 MIN. Uncover needs, qualify, and build the foundation to be heard. This course explains how to determine a recommended solution by discovering a business impact & system needs (perceived and unconscious) in the second step in the consultative sales process.

The Steps of Consultative Selling – Engage
60 MIN. Improve your sales performance through ensuring that your customers/prospects are receptive and responsive. This course explains how to ensure the decision-maker is willing to commit to the discovery process in the first step in the consultative sales process.
Microsoft Office Series
Microsoft Office is the office suite of desktop applications delivering the tools and services to get work done. BankersEdge Microsoft Office Series allow your key individuals to learn the skills they need to get their tasks done quickly and efficiently with a professional advantage.

Note: If students are pursuing a Microsoft Office Specialist (MOS) certification, these courses are a great entry point, but they will not certify you. To obtain a certification title, you will need to schedule an exam at your local testing center.

These courses are recommended for:
All Employees

Microsoft Office Access 2007

15 HOURS Our MOS Access 2007 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Level 1 - Access Basics
Designing a Database
Building a Database
Non-Numerical Data Types
Managing Table Data
Filters and Queries
Using Forms
Producing Reports
Create a Database
Create a New Table
Edit a Relationship
Set Field Data Type
Manage Table Data
Filter a Datasheet
Design a Query
Create a Form
Design a Report

Level 2 - Controlling Data Entry
Finding and Joining Data
Creating Flexible Queries
Enhancing Forms
Customizing Reports
Sharing Access Data
Create a Validation Rule
Join Tables in a Query
Create a Parameter Query
Add Controls to a Form
Create a Grouped Report
Get External Data

Level 3 - Structuring Existing Data
Writing Advanced Queries
Creating and Using Macros
Making Forms More Effective
Improving Reports
Microsoft Office Excel 2007

9 HRS. Our MOS Excel 2007 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Level 1 - New Features
Starting in Excel
Basic Navigation
Working with Data
Formulas and Functions
Formatting Data
Working with Worksheets
Printing
Use AutoSum and AutoFill
Use the Vlookup Function
Use Themes, Styles and Formats
Use Table Styles
Insert Cells, Rows and Columns
Cut, Copy and Paste Cells
Manage Worksheets
Adjust Page Layout

Level 2 - Templates
Sorting and Filtering
Navigating in Excel
Working with Comments
Using Name Box
Controlling and Validating Data Entry
Controlling What You See
Using Drawing Tools
Charting
Create a Hyperlink
Use AutoFilter
Sort Data in a Range or Table
Use the Subtotal Command
Use Advanced Filter
Create a Custom List
Use the Name Box and Go To
Add, Edit, and Delete Comments

Level 3 - Advanced Data Tools
Advanced Formula and Function Tools
Protecting and Reviewing Your Work
Merging and Consolidating
Working with External Data
Macros
XML
Trusting and Privacy in 2007
Excel Options
Use Scenarios
Audit a Formula
Use a PivotTable Report
Consolidate Data
Track and Review Changes
Use Goal Seek
Validate Data
Microsoft Office Outlook 2007

5 HRS. Our MOS Outlook 2007 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Level 1 - Using Outlook
Application Window
Messages
Appointments
Contacts
Tasks
Moving, Copying, and Deleting Items
Printing and Finding Items
Customize the Navigation Pane
Use the To-Do Bar
Create an Email Message
Use the Reading Pane
Attach a File to a Message
Open and Preview Attachments
Create a New Contact
Add a Contact from a Message

Level 2 - Advanced Management
Message Settings
Task Management
Item Organization
Assign Categories to Contacts
Apply a Flag to Mail Items
Customize a Message View
Find a Message using Search
Save a Message as Text
Send a Calendar via Email
Save a Calendar as a Web Page
Use a Distribution List

Level 3 - Options and Customization
Managing Views
Sharing Calendars
Managing Outlook
Security and Privacy
Create a Default Signature
Schedule an Appointment
Create a Recurring Appointment
Schedule a Meeting
Respond to a Meeting Request
Create and Assign a Task
Respond to a Task Request
Create, Delete, and View Notes

Microsoft Office PowerPoint 2007

7 HRS. Our MOS Powerpoint 2007 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Level 1 - Starting in PowerPoint
Beginning a Presentation
Formatting Text
Formatting Paragraphs
Preparing to Deliver
Format Slide Text
Create a Presentation
Change a Placeholder
Create and Print Handouts

**Level 2 - Adding Tables**
Charting in PowerPoint
Inserting Multimedia Objects
Working with AutoShapes
Add and Customize a Table
Insert Graphics in Slides

**Level 3 - PowerPoint Masters**
Special Effects
Delivering a Presentation
Collaborating in PowerPoint
Securing and Distributing
Create and Modify Masters
Apply Animation Effects
Deliver a Custom Slide Show
Use Comments and Markup

**Microsoft Office Word 2007**

**11 HRS.** Our MOS Word 2007 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

**Level 1 - The Basic Document**
Editing a Document
Formatting Text
Formatting Paragraphs
Adding Tables
Controlling Page Appearance
Proofing a Document
Format Document Text
Format a Paragraph
Create a New Style
Insert or Create a Table
Change the Page Appearance

**Level 2 - Managing Lists**
Customizing Tables and Charts
Customized Formatting
Automating Data Entry
Controlling Text Flow
Drawing
Performing Mail Merges
Automating Common Tasks
Sort and Format a List
Customize a Table
Create Themes and Templates
Create and Use Building Blocks
Change the Document Layout
Use the Mail Merge Wizard

**Level 3 - Word & Other Programs**
Collaborating on Documents
Versioning
Reference Marks & Notes
Working in Long Documents
Securing a Document
Creating Forms
Using XML in Word
Creating Web Pages
Link or Embed Content
Compare and Merge Documents
Reference Marks and Notes
Create a Table of Contents
Secure a Word Document
Microsoft Office is the office suite of desktop applications delivering the tools and services to get work done. BankersEdge Microsoft Office Series allow your key individuals to learn the skills they need to get their tasks done quickly and efficiently with a professional advantage.

Note: If students are pursuing a Microsoft Office Specialist (MOS) certification, these courses are a great entry point, but they will not certify you. To obtain a certification title, you will need to schedule an exam at your local testing center.

These courses are recommended for:
All Employees

Microsoft Office Access 2010
20 HRS. Our MOS Access 2010 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Access Basics
Section 2: Designing a Database
Section 3: Building a Database
Section 4: Managing Table Data
Section 5: Creating Selection Queries
Section 6: Creating and Managing Forms
Section 7: Creating and Managing Reports
Section 8: Controlling Data Entry
Section 9: Finding and Joining Data
Section 10: Creating Flexible Queries
Section 11: Enhancing Forms
Section 12: Customizing Reports
Section 13: Sharing Access Data
Section 14: Structuring Existing Data
Section 15: Writing Table Queries
Section 16: Using Macros
Section 17: Making Forms More Effective
Section 18: Improving Reports
Section 19: Creating a Startup Interface
Section 20: DataBase Maintenance
Section 21: Distributing and Securing a Database

Microsoft Office Excel 2010
13 HRS. Our MOS Excel 2010 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Introducing Excel 2010
Section 2: Basic File Commands and Operations
Section 3: Creating, Managing and Navigating the Worksheets
Section 4: Entering and Managing Worksheet Data
Section 5: Formatting Cells and Worksheets
Section 6: Applying Formulas and Functions
Section 7: Analyzing and Organizing Data
Section 8: Naming and Hyperlinks
Section 9: Displaying Data Visually Using Charts
Section 10: Preparing to Print and Printing
Section 11: Share Worksheet Data with Other Users
Section 12: Including Illustrations and Graphics in a Workbook
Section 13: Customize the Excel Interface

Microsoft Office Outlook 2010

10 HRS. Our MOS Outlook 2010 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Setting Up Your E-Mail Account
Section 2: Introducing The Outlook 2010 Interface
Section 3: Working with Outlook Mail Items
Section 4: Common Outlook Item Actions
Section 5: Working With Outlook Calendar Items
Section 6: Working With Contact Items
Section 7: Working with Outlook Task Items
Section 8: Organizing Outlook Items
Section 9: Advanced Message Management
Section 10: Managing Outlook Data Files
Section 11: Securing and Privacy Settings

Microsoft Office PowerPoint 2010

10 HRS. Our MOS PowerPoint 2010 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Introducing the Power Point 2010 Interface
Section 2: Beginning a Presentation
Section 3: Beginning a New Presentation
Section 4: Formatting Text
Section 5: Preparing to Deliver a Presentation
Section 6: Working with Tables and Charts
Section 7: Using Multimedia in PowerPoint Presentation
Section 8: Working with Autoshapes
Section 9: Managing PowerPoint Masters
Section 10: Special Effects Through Animation
Section 11: Delivering a Presentation
Section 12: Collaborating in PowerPoint
Section 13: Securing and Distributing the Presentation

Microsoft Office Word 2010

12 HRS. Our MOS Word 2010 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: The Interface
Section 2: Basic File Commands and Operations
Section 3: Creating, Managing and Formatting Content
Section 4: Creating Tables
Section 5: Applying Page Layout and Reusable Content
Section 6: Including Illustrations and Graphics in a Document
Section 7: Proofreading Documents
Section 8: Applying References and Hyperlinks
Section 9: Setup and Executing Mail Merge
Section 10: Customize the Word Interface
Microsoft Office is the office suite of desktop applications delivering the tools and services to get work done. BankersEdge Microsoft Office Series allow your key individuals to learn the skills they need to get their tasks done quickly and efficiently with a professional advantage.

Note: If students are pursuing a Microsoft Office Specialist (MOS) certification, these courses are a great entry point, but they will not certify you. To obtain a certification title, you will need to schedule an exam at your local testing center.

These courses are recommended for:
All Employees

Microsoft Office Access 2013
20 HRS. Our MOS Access 2013 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Access Basics
Section 2: Designing a Database
Section 3: Building a Database
Section 4: Managing Table Data
Section 5: Creating Selection Queries
Section 6: Creating and Managing Forms
Section 7: Creating and Managing Reports
Section 8: Controlling Data Entry
Section 9: Finding and Joining Data
Section 10: Creating Flexible Queries
Section 11: Enhancing Forms
Section 12: Customizing Reports
Section 13: Sharing Access Data
Section 14: Structuring Existing Data
Section 15: Writing Table Queries
Section 16: Using Macros
Section 17: Making Forms More Effective
Section 18: Improving Reports
Section 19: Creating a Startup Interface
Section 20: Database Maintenance
Section 21: Distributing and Securing a Database

Microsoft Office Excel 2013
13 HRS. Our MOS Excel 2013 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Introducing Excel 2013
Section 2: Basic File Commands and Operations
Section 3: Creating, Managing and Navigating the Worksheets
Section 4: Entering and Managing Worksheet Data
Section 5: Formatting Cells and Worksheets
Section 6: Applying Formulas and Functions
Section 7: Analyzing and Organizing Data
Section 8: Naming and Hyperlinks
Section 9: Displaying Data Visually Using Charts
Microsoft Office Outlook 2013
10 HRS. Our MOS Outlook 2013 training course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Setting Up Your E-Mail Account
Section 2: Introducing The Outlook 2013 Interface
Section 3: Working with Outlook Mail Items
Section 4: Common Outlook Item Actions
Section 5: Working With Outlook Calendar Items
Section 6: Working With Contact Items
Section 7: Working with Outlook Task Items
Section 8: Organizing Outlook Items
Section 9: Advanced Message Management
Section 10: Managing Outlook Data Files
Section 11: Securing and Privacy Settings

Microsoft Office PowerPoint 2013
10 HRS. Our MOS PowerPoint 2013 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: Introducing the Power Point 2013 Interface
Section 2: Beginning a Presentation
Section 3: Beginning a New Presentation
Section 4: Formatting Text
Section 5: Preparing to Deliver a Presentation
Section 6: Working with Tables and Charts
Section 7: Using Multimedia in PowerPoint Presentation
Section 8: Working with Autoshares
Section 9: Managing PowerPoint Masters
Section 10: Special Effects Through Animation
Section 11: Delivering a Presentation
Section 12: Collaborating in PowerPoint
Section 13: Securing and Distributing the Presentation

Microsoft Office Word 2013
12 HRS. Our MOS Word 2013 course provides students with the knowledge and skills that are needed to use the advanced software features, and integrate the Office programs with other software.

Section 1: The Interface
Section 2: Basic File Commands and Operations
Section 3: Creating, Managing and Formatting Content
Section 4: Creating Tables
Section 5: Applying Page Layout and Reusable Content
Section 6: Including Illustrations and Graphics in a Document
Section 7: Proofreading Documents
Section 8: Applying References and Hyperlinks
Section 9: Setup and Executing Mail Merge
Section 10: Customize the Word Interface
BankersEdge is proud to announce our newly expanded mortgage lending learning library for depository institutions, made available through our partnership with TrainingPro — the industry’s leading National Mortgage Licensing System (NMLS)-approved content provider. Choose from two solutions specifically designed for mortgage professionals of depository institutions: the full, NMLS-approved certification through partner, TrainingPro, or the Mortgage Lending Series through BankersEdge.

These courses are recommended for:
Mortgage Bankers, Internal Audit Services, Legal Counsel, Compliance Professionals, Loan Operations Professionals, Risk Management Professionals
The following mortgage lending pre-licensing education courses feature NMLS-approved content and are divided into four modules, each aligned with the National SAFE Mortgage Loan Originator Test content outline. The first module is Federal Mortgage-Related Laws. This module covers the Real Estate Settlement Procedures Act (RESPA), the Equal Credit Opportunity Act (ECOA), the Truth-in-Lending Act (TILA), and the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), as well as additional federal laws and guidelines. The second module, General Mortgage Knowledge, covers mortgage programs, mortgage loan products, and terms used in the operation of the mortgage market. Mortgage Loan Origination Activities, the third module, covers application information and requirements, qualification, appraisals, title reports, specific program guidelines, closing, and financial calculations. The fourth and final module, Ethics, pertains to federal mortgage laws, appraisal practices, fraud, and ethical behavior.

Note: The pre-licensing education program is available in its entirety or by module only. Courses are not offered on an individual basis.

Module 1: Federal Mortgage-Related Laws

This module contains 24 courses and is offered as part of the BankersEdge Mortgage Lending Series, or as a standalone program. Courses within this module are not offered on an individual basis

ML - FML - A Look at the Homeowners Protection Act

15 MIN. Private mortgage insurance protects the lender in the event that a borrower defaults on a loan, and it is required when a borrower makes a down payment of less than 20% and the loan-to-value ratio is high. Congress passed the Homeowners Protection Act in 1998 to facilitate the cancellation of private mortgage insurance. The Homeowners Protection Act provides for the automatic termination of PMI as borrowers build equity, and the risk of loss from default decreases. This course provides an overview of the HPA, including definitions important for understanding the law and information related to required disclosures. This course also will review practices prohibited by the HPA.

ML - FML - Do Not Call Implementation Act

15 MIN. The Do Not Call Implementation Act was signed into law in 2003 as part of earlier legislation – the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule. The Do Not Call Implementation Act authorized the Federal Trade Commission to implement and enforce the Do Not Call Registry. Under the original provisions of the Telemarketing Act, consumers were required to renew their entry in the registry every five years. Following amendments made by the Do Not Call Improvement Act of 2007, phone numbers added to the registry become permanent. This course provides an overview of the Do Not Call provisions, as well as prohibitions of the Telemarketing Sales Rule. Students also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML - FML - Equal Credit Opportunity Act

15 MIN. In 1974, Congress enacted the Equal Credit Opportunity Act to eliminate discriminatory treatment of credit applicants. The primary reason for the enactment of ECOA was anecdotal evidence that women were not treated on an equal basis with men when applying for credit. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age and regardless of the fact that the applicant receives income from a public assistance program or has exercised his or her rights under the Consumer Credit Protection Act. This course provides an overview of ECOA, including definitions important for understanding the law and information related to required disclosures. This course also will review lending practices prohibited by ECOA, as well as a Discussion Scenario to enhance understanding of the Act.
ML - FML - FCRA and FACTA

30 MIN. The Fair Credit Reporting Act is a federal law enacted in 1970 as an amendment to the Consumer Credit Protection Act. Its purpose is to improve accuracy, impartiality, privacy, and fairness in credit reporting by imposing special requirements on consumer reporting agencies, companies that supply information to consumer reporting agencies, and companies that use consumers’ personal information. In 2003, Congress added additional provisions to FCRA with the enactment of the Fair and Accurate Credit Transactions Act. Congress adopted these additional provisions in order to address the problem of identity theft, to facilitate consumers’ access to the information retained by CRAs, and to improve the accuracy of consumer reports. This course provides an overview of FCRA and FACTA, including definitions important for understanding both laws and information related to required disclosures and notifications. This course also will discuss prohibited practices and penalties for violations.

ML - FML - Home Mortgage Disclosure Act

15 MIN. Congress enacted the Home Mortgage Disclosure Act in 1975 to discourage creditors from denying loans to qualified applicants because of the applicants’ race, a practice also known as “redlining,” and to encourage lending institutions to provide loans to the consumers in their communities. HMDA requires covered lending institutions to submit reports about their mortgage lending activities in order to help citizens and public officials determine whether institutions are serving the housing needs of the communities in which they are located and to assist public officials to determine how to best use public sector investments in order to encourage private sector investment. This course provides an overview of HMDA, including definitions important for understanding the law and information related to data collection and reporting requirements. This course also will review penalties for violations of HMDA.

ML - FML - Home Ownership and Equity Protection Act

30 MIN. In 1994, Congress adopted the Home Ownership and Equity Protection Act in response to the growing use of abusive mortgage lending terms and practices in the subprime market. The name of the law reflects its goal, which is to protect the homeownership of Americans by discouraging the origination of loans that are based entirely on available home equity without consideration of repayment ability. HOEPA created these protections by adding provisions to the Truth-in-Lending Act that require originators of HOEPA loans to avoid specific lending terms and practices and to provide borrowers with special disclosures. This course provides an overview of HOEPA, including an explanation of which types of loans are covered under the law and the required disclosures and notifications for such loans. This course also will cover the requirements outlined by HOEPA for the evaluation of borrower repayment ability and counseling, as well as prohibited terms and practices.

ML - FML - Introduction to the Truth-In-Lending Act

15 MIN. Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the “informed use of credit” by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides an overview of TILA, including an explanation of which types of loans are covered under the law and definitions important for understanding TILA’s provisions. This course also will cover the criminal and civil penalties for violations of TILA.

ML - FML - Mortgage Fraud Laws At A Glance

15 MIN. The FBI defines mortgage fraud as the intentional falsification of the truth in order to induce another person to part with something of value or to surrender a legal right as a result of the falsification. Fraud threatens the overall soundness of the entire mortgage market, and it is a crime that impacts consumers and industry professionals alike. This course provides an overview of mortgage fraud laws, including an explanation of Fraud for Profit and Fraud for Housing. This course also will cover federal laws relating to mortgage fraud and will discuss the various types of fraud.

ML - FML - Real Estate Settlement Procedures Act—Part I

30 MIN. The Real Estate Settlement Procedures Act was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans and equity lines of credit. This course provides an overview of RESPA, including definitions important for understanding the law and information related to required disclosures.
ML - FML - Real Estate Settlement Procedures Act—Part II  
30 MIN. The Real Estate Settlement Procedures Act was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans and equity lines of credit. This course provides an overview of RESPA, including prohibited lending practices, mortgage servicing rules and penalties for violations of RESPA.

ML - FML - Regulations For HPMLS and the Loan Originator Compensation Rule  
30 MIN. In 1994, Congress adopted the Home Ownership and Equity Protection Act in response to the growing use of abusive mortgage lending terms and practices in the subprime market. In 2008, the Federal Reserve Board attempted to make protections available to more borrowers in the subprime market by writing a new set of regulations that apply to “higher-priced mortgage loans.” This course provides an overview of the regulations for higher-priced mortgages, specifically requirements related to escrow accounts and appraisals. This course also will briefly review the federal Loan Originator Compensation Rule and its prohibitions.

ML - FML - Regulatory Authority  
15 MIN. The enactment of the Dodd-Frank Act brought about many changes that greatly altered the face of the mortgage industry. One of the most significant of these changes was the creation of the Consumer Financial Protection Bureau, which became the primary entity in charge of implementing and enforcing most of the provisions of federal lending and consumer protection laws.

ML - FML - The Ability to Repay (ATR) and Qualified Mortgage (QM) Rules  
15 MIN. The Ability to Repay Rule and the Qualified Mortgage Rule became effective in January 2014. These rules were established to ensure that creditors are making reasonable, good faith efforts to ensure a borrower’s repayment ability before making a mortgage loan. The Rules came about in response to the many “creative” loans that were difficult for borrowers to afford in the long term and ultimately contributed to the mortgage market crash. By enacting these rules, the CFPB hopes to curb previous dangerous lending practices, and ensure a safer, more responsible lending market.

ML - FML - The Dodd-Frank Wall Street Reform and Consumer Protection Act  
15 MIN. Waves of defaults on subprime home loans and the rapid unraveling of the market began in March 2007, and the impact of these losses is still determining the economic forecast. Congress addressed the crisis with the enactment of new legislation, specifically the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The law addresses a broad range of issues that relate to financial and investment activities, including mortgage lending and investing. This course provides an overview of the Dodd-Frank Act, including a look at some of the most pertinent Titles and Subtitles within the Act.

ML - FML - The E-Sign Act  
15 MIN. The Electronic Signatures in Global and National Commerce Act is a federal law enacted to address the validity of documents, records, and signatures that are in electronic form. The E-Sign Act applies to interstate and foreign commerce, and allows for the use of electronic records to satisfy any law, regulation, or rule that requires information to be provided in writing, as long as the consumer affirmatively consents to electronic delivery. This course will explore the E-Sign Act and its provisions.

ML - FML - The Gramm-Leach-Bliley Act  
15 MIN. Privacy rights are a significant concern for mortgage professionals who are involved in the processing, closing, and servicing of mortgage loans. The Gramm-Leach-Bliley Act protects the privacy of nonpublic personal information that is provided by individual consumers and customers. It is vital for mortgage professionals to understand this Act in order to properly protect an individual’s privacy during the loan process. This course provides an overview of the GLB Act, including definitions important for understanding the law and information related to required disclosures. Students will also review prohibited practices and information related to the Safeguards Rule.
ML - FML - The Mortgage Acts and Practices Rule

15 MIN. Ensuring that advertisements to consumers are clear, accurate, and understandable is an important part of compliance enforcement for regulatory agencies overseeing the mortgage industry. While many advertising provisions are already in place under the federal Truth-in-Lending Act, another rule, published in 2011, further regulates the advertisement of mortgage products. It is essential for mortgage professionals to be aware of all areas of federal and state law that regulate advertising practices and to comply with those regulations at all times. This course provides an overview of the MAP Rule, including its background, scope and applicability. This course also outlines prohibitions under the rule and provides examples of each provision as they would apply in practice.

ML - FML - The Red Flags Rule

15 MIN. The Red Flags Rule is a measure included in FACTA to address identity theft. A “red flag” is defined as a pattern, practice, or specific activity that indicates the possible existence of identity theft. Enforcement of the Red Flags Rule was effective Dec. 31, 2010. This course provides an overview of the Red Flags Rule, including definitions important for understanding the law and requirements of the Rule. This course also will discuss examples of red flags.

ML - FML - The Secure and Fair Enforcement (SAFE) Act

15 MIN. In 2008, and in response to the mortgage lending crisis, the federal government sought to ensure minimum licensing standards for all mortgage loan originators with the enactment of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008. The SAFE Act attempts to make licensing requirements for state-regulated mortgage professionals more uniform by requiring every state to meet minimum standards for all loan originators. This course provides an overview of the SAFE Act, including requirements related to licensure and registration, background checks, education, testing, and the demonstration of financial responsibility. Students also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML - FML - The TILA-RESPA Integrated Disclosure (TRID) Rule Part I

45 MIN. TILA requires numerous disclosures to ensure consumer protection in mortgage loan transactions. On Oct. 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate and easy-to-understand disclosure of transaction-related information. This course will review introductory information about the TILA-RESPA Integrated Disclosure Rule, and includes a step-by-step review of the Loan Estimate, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

ML - FML - The TILA-RESPA Integrated Disclosure (TRID) Rule Part II

45 MIN. TILA requires numerous disclosures to ensure consumer protection in mortgage loan transactions. On Oct. 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate and easy-to-understand disclosure of transaction-related information. This course will explore a step-by-step review of the Closing Disclosure, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

ML - FML - The USA Patriot Act

15 MIN. The USA PATRIOT Act was enacted in response to the Sept. 11, 2001, terrorist attacks. The portions of the PATRIOT Act that impact mortgage lending transactions are contained in Title III, which is called the International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001. The PATRIOT Act strengthens the U.S. government’s ability to take action to address money laundering. This course provides an overview of the PATRIOT Act, including which entities are required to comply with the law and the specific requirements for such entities.

ML - FML - TILA Advertising and Right to Rescission

30 MIN. Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the “informed use of credit” by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides a review of TILA provisions related to advertising and the right of rescission. Subjects discussed include the format and content of the notice of the right to rescind, as well as the distinction between the three-
business-day and three-year right to rescind. This course also will discuss advertising rules as they apply to open-end and closed-end loans.

ML - FML - TILA Disclosure Requirements
45 MIN. Congress enacted the Truth-in-Lending Act as Title I of the Consumer Credit Protection Act. TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the “informed use of credit” by assuring that consumers are able to compare more readily the various credit terms available to them. This course provides a review of TILA provisions related to disclosures required under the law. Subjects discussed include the standards for stating the cost of credit in the form of finance charges and APR.

Module 2: General Mortgage Knowledge
This module contains 9 courses and is offered as part of the BankersEdge Mortgage Lending Series, or as a stand-alone program. Courses within this module are not offered on an individual basis.

ML - GMK - Adjustable-Rate Mortgages
15 MIN. An adjustable-rate mortgage is one in which the interest rate may change one or more times during the life of the loan. Consequently, payment amounts may change. Adjustable-rate mortgages are not a common loan product in today's marketplace. This course provides an overview of adjustable-rate mortgages, including information related to the calculation of interest rate increases for ARMs, caps and the various types of ARM products. Professionals also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML - GMK - Balloon Mortgages and Reverse Mortgages
15 MIN. Balloon mortgages and reverse mortgage loans are two product types with which many mortgage professionals may be unfamiliar. A balloon mortgage requires the borrower to make one large payment at the end of the term that is larger than other payments made throughout the life of the loan. Reverse mortgages allow qualified borrowers to draw from the equity they have built up over time without the obligation of a monthly payment. Both of these loan types are highly regulated, and it is important to understand how they function and rules for compliance. This course will briefly review general information about these loan products.

ML - GMK - Basic Loan Products
45 MIN. There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Non-conventional mortgages are insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs, or the Rural Housing Service of the U.S. Department of Agriculture, while conventional mortgages are not. Conventional mortgages may be either conforming, meaning they meet loan limits and other standards to qualify for purchase by Fannie Mae and Freddie Mac, or they may be non-conforming, meaning they do not meet such standards. FHA loans, VA loans and RHS loans are non-conventional loans. This course provides an overview of basic loan products, including conforming and non-conforming loans, as well as FHA, VA and RHS loans.

ML - GMK - Fixed-Rate Mortgages
15 MIN. A fixed-rate mortgage is one in which the interest rate is set from the time the loan is closed and does not change during the life of the loan. Consequently, payment amounts and the loan term remain unchanged. Fixed-rate mortgages are the most common loan product in today's marketplace, specifically the 30-year fixed-rate mortgage; in fact, any loan other than a 30-year fixed-rate is considered nontraditional under federal mortgage lending standards. This course provides an overview of fixed-rate mortgages, including prepayment strategies and the various fixed-rate loans offered by the FHA, VA and the USDA. Professionals also will have the opportunity to enhance their understanding of the material through a discussion scenario.

ML - GMK - Guidances: A Federal Reaction to Mortgage Downturn
15 MIN. The Interagency Guidance on Nontraditional Mortgage Product Risks and the Statement on Subprime Mortgage Lending were developed by the federal banking regulatory agencies in response to the decline of the mortgage market. While these guidances did not have the effect of law, they were vital to re-establishing common-sense lending practices. The standards outlined in the guidances have now been codified in new and revised mortgage laws.
and regulations aimed at ensuring responsible lending practices. This course provides an overview of the guidances, including the reasoning behind their issuance and the recommendations contained within each. This course also will discuss the current and future relevance of the guidances.

**ML - GMK - History of Mortgage Lending**

15 MIN. The history of mortgage lending that is directly relevant to mortgage origination today dates back to the early twentieth century. Early on, lending occurred almost entirely through depository institutions. The triggering event of the 1929 lending crisis was the stock market crash that led panicked depositors to withdraw their money from banks, leaving lenders with no money to fund loans. In addition, banks struggled to collect mortgage payments, and many homeowners lost their homes. This course provides an overview of the history of mortgage lending, including information related to the creation and expansion of the secondary mortgage market and its effect on the growth of private-label securitization. This course also will discuss the events leading up to the return to more traditional lending programs and products.

**ML - GMK - Other Mortgage Loan Products**

15 MIN. While today’s market is largely populated by “traditional” loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less-conventional loan features. While not as popular, these loan products have their advantages — particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans, as well as home equity loans and second mortgages, still have their place in today’s market, and an awareness of such products and their features is valuable information for a mortgage professional. This course provides an overview of second mortgages, home equity lines of credit, construction loans and bridge loans, among others. Professionals also will have the opportunity to take a look at some product types that were previously common in the market, but have now become essentially extinct.

**ML - GMK - Qualified and Non-Qualified Mortgages**

30 MIN. The Ability to Repay/Qualified Mortgage Rule provides that when creditors make “qualified mortgages,” they may presume that the loans have met the requirements for establishing the borrower’s repayment ability. Since the law creates a “safe harbor” from liability for loan originators who make loans that meet the characteristics of a qualified mortgage, there is incentive for loan originators to make such loans. Even so, loan originators are permitted to make other types of loans that may not necessarily meet the requirements of a qualified mortgage. This course provides an overview of qualified mortgages and their applicable rules and regulations. In addition, features and regulations pertinent to non-qualified mortgages will be discussed.

**ML - GMK - The New Mortgage Product Landscape and Loan Terms**

15 MIN. As a result of amended rules and regulations which encourage fair lending and consumer protection, many of the loan products formerly available during the mortgage lending boom are no longer permitted or extremely limited in the new mortgage marketplace. In addition, new products have emerged and certain other existing products have become more popular. With so many changes occurring in the lending environment, it is essential for industry professionals to be familiar with the various products in use, as well as the terms used in the operation of the mortgage market. This course provides an overview of the new mortgage product landscape, including the focus on loss mitigation and the various options available to borrowers who are facing default and foreclosure. This course also will provide a review of various industry terms.

**Module 3: Mortgage Loan Origination Activities**

This module contains 12 courses and is offered as part of the BankersEdge Mortgage Lending Series, or as a stand-alone program. Courses within this module are not offered on an individual basis.

**ML - MLO - Ability To Repay, Qualified Mortgages, and Tangible Net Benefit**

15 MIN. Rules put out by the CFPB and effective since January 2014 have greatly altered the standards by which many mortgage loan transactions are conducted. The primary goal of these rules is to enhance and ensure consumer protection in the mortgage industry by establishing guidelines for what constitutes a safe mortgage loan transaction. It is important for mortgage professionals to be familiar with these standards, to ensure compliance with the law and the continuation of a sound, safe mortgage market. This course will review the Ability to Repay Rule and the Qualified
Mortgage Rule and their influence on mortgage loan transactions. In addition, the concept and importance of tangible net benefit will be discussed.

ML - MLO - Commitments and Underwriting Conditions
15 MIN. Underwriting is the process of evaluating a loan applicant's financial information and facts about the real estate used to secure a loan to determine whether a potential loan is an acceptable risk for a lender. Lenders have underwriting departments which are responsible for determining whether the applicant meets the lender's established loan program requirements. An underwriter's principal responsibility is to ensure that the proposed loan meets the requirements set forth by the lender or investor who will purchase the mortgage. This course provides an overview of commitments and underwriting, including information related to credit, income analysis, assets, the subject property collateral, and required documentation and verification. Professionals also will have the opportunity to review common underwriting pitfalls to avoid.

ML - LOA - Completing the Mortgage Loan Application
30 MIN. The Uniform Residential Loan Application (Form 1003) is the standard form used by loan applicants applying for a mortgage. Applicants must present documentation to show the veracity of the information provided in the application. Both loan applicants and those assisting applicants in completion of the 1003, such as mortgage lenders, brokers, and loan originators, have legal and ethical responsibilities. The 1003 is a fairly extensive document and is used to compile a broad range of personal information, so understanding each section of the form is vital. This course provides an overview of each section of the Uniform Residential Loan Application, including graphics to enhance understanding. This course also will discuss the documentation required to support information disclosed on the application.

ML - LOA - Financial Calculations Used in Mortgage Lending
30 MIN. Financial calculations are an important component of loan origination. While many mortgage professionals rely on a financial/mortgage calculator or origination software to perform common functions such as loan-to-value computations, understanding the basic principle of a particular computation is essential. This course provides an overview of the most widely used financial calculations in the mortgage lending process, including calculations related to periodic interest, interest per diem, taxes, mortgage insurance, down payment, loan-to-value, debt-to-income and buy-downs.

ML - LOA - Mortgage Title and Insurance
15 MIN. Title insurance is defined as an “agreement to indemnify against loss arising from a defect in title to real property, usually issued to the buyer of the property by the title company that conducted the title search.” Lenders require title insurance in order to protect themselves from risks that arise when securing a loan with a property. This course provides an overview of title insurance, including the various types, steps in the title process, and information related to liens. This course also will review hazard, flood and mortgage insurance.

ML - LOA - Purposes of Disclosures
15 MIN. Providing disclosures to consumers is essential in ensuring they stay informed throughout the loan process. Disclosures serve various purposes and are required at different times. Some disclosures are intended to educate consumers, particularly when risky lending terms are involved, while others are meant to inform consumers about specific information regarding the loan they have already obtained or the loan they are about to obtain. Still other disclosures alert consumers of certain rights to which they may be entitled. Regardless of their intention, disclosures are closely regulated by state and federal law, and those mortgage professionals that do not adhere to disclosure requirements are likely to face enforcement action. This course provides an overview of disclosures required throughout the loan process, including those disclosures intended to inform consumers about certain information related to their loan, as well as disclosures intended to inform consumers of certain rights.

ML - LOA - Qualification: Processing & Underwriting, Part I (Borrower Analysis)
15 MIN. The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit and other characteristics related to his/her financial condition. In order to determine whether an applicant is fit, various calculations may need to be performed, specifically those related to the potential borrower's income, which will vary depending upon whether the applicant is self-employed or a salaried, hourly, or commissioned employee. Also essential to assessing a loan applicant's suitability for a loan is an examination of his/her credit report. This course provides an overview of the analysis performed in order to determine whether a loan applicant is fit for
a loan, which includes a review of his/her income, assets and liabilities. This course will review income calculations, including examples, as well as detailed information relating to the credit report. Professionals also will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

ML - LOA - Qualification: Processing & Underwriting, Part II (Qualifying Ratios)
15 MIN. The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower’s assets and liabilities, income, credit and other characteristics related to his/her financial condition. Once the initial information is obtained, the lender will use various formulas to determine the amount for which the borrower will qualify. Such formulas will ensure that the borrower is matched with an appropriate product for his/her financial condition so that the loan is likely to be repaid in accordance with the terms of the lending agreement. This course provides an overview of qualifying ratios, including the front end ratio, the back-end ratio, the loan-to-value ratio, the combined loan-to-value ratio and the high loan-to-value ratio. Professionals will have an opportunity to review an example of each calculation presented.

ML - LOA - Specific Program Guidelines: FHA, VA, USDA
15 MIN. The program guidelines for non-conventional loans, including loans offered through the Federal Housing Administration, the Department of Veterans Affairs, and the United States Department of Agriculture, vary depending on the type of loan. For example, the FHA requires borrowers to make a 3.5% down payment, while the VA requires a funding fee. This course provides an overview of the specific program guidelines of the FHA, VA and USDA, including standards related to down payment, insurance, loan limits and debt ratios.

ML - LOA - Suitability of Products and Programs
15 MIN. Loan suitability is the diligent matching of loan programs with the financial circumstances of consumers. As a result of a renewed emphasis on fair lending and consumer protection, as evidenced by the recent passage of rules by the Consumer Financial Protection Bureau, loan suitability has become more important in the current lending environment, though it has proven to be a source of debate among industry professionals and state and federal legislators. In order to ensure that loan applicants are matched with appropriate loan products, mortgage professionals must assess the repayment ability of potential borrowers and, in some cases, must verify that they have completed counseling prior to obtaining certain types of loans. This course provides an overview of loan suitability, including how recent legislation has changed the requirements for mortgage professionals and their responsibilities to their customers. This course also will discuss the requirements related to financial and homeownership counseling.

ML - LOA - The Closing Process
15 MIN. Once all loan and title conditions have been satisfied, closing may be scheduled. It is vital that all of the parties to the transaction know the time, date, and location of the loan closing. The first step in the post-closing process is funding, and once the file is returned to the lender by the closing agent, loan servicing begins. This course provides an overview of the closing and post-closing processes, including information related to title and title insurance, the duties of the closing agent, funding and servicing.

ML - LOA - The Importance of Appraisals
15 MIN. Because the collateral for a mortgage loan is the subject property, the appraised value of the property is an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for appraisals to be accurate, and overvaluation is a significant problem in the industry. This course provides an overview of the appraisal process, including a look at the Uniform Residential Appraisal Report and the various approaches used by appraisers in evaluating property. In addition, this course briefly explores additional appraisal requirements for higher-priced mortgage loans.

Module 4: Ethics
This module contains five courses and is offered as part of the BankersEdge Mortgage Lending Series, or as a stand-alone program. Courses within this module are not offered on an individual basis.

ML - ETH - Ethical Behavior in Loan Origination
15 MIN. The continued health and growth of the mortgage market depends greatly on the ethical conduct of those engaging in mortgage loan transactions. Honesty, awareness and compliance with the law are key to ensuring that the
mortgage business is conducted according to a sufficient ethical standard. With regulators making consumer protection in the mortgage market a renewed priority, it is important to understand how ethical principles can be applied in the practice of loan origination. This course will explore concepts related to ethical behavior in loan origination. Topics addressed include financial responsibility, consumer complaints, homebuyer education and more.

**ML - ETH - Ethics and Federal Law Part I**
30 MIN. Federal mortgage lending laws are the result of Congressional recognition of the need to ensure that mortgage professionals conduct home loan transactions fairly and ethically. A significant part of the effort to ensure ethical practices in the mortgage industry is the implementation of federal laws and regulations that set out provisions for loan standards and general conduct. These federal laws address many areas, ranging from fees, servicing and disclosures to appraisal guidelines and fraud detection. This course will review federal mortgage lending laws as they affect ethical conduct in the mortgage industry. This includes a review of RESPA, TILA and issues falling under those laws, such as disclosures, the charging of fees and loan originator compensation.

**ML - ETH - Ethics and Federal Law Part II**
30 MIN. Federal mortgage lending laws are the result of Congressional recognition of the need to ensure that mortgage professionals conduct home loan transactions fairly and ethically. A significant part of the effort to ensure ethical practices in the mortgage industry is the implementation of federal laws and regulations that set out provisions for loan standards and general conduct. These federal laws address many areas, ranging from fees, servicing and disclosures to appraisal guidelines and fraud detection. This course will review federal mortgage lending laws as they affect ethical conduct in the mortgage industry. This includes a review of the Gramm-Leach-Bliley Act, ECO, and the Fair Housing Act, as well as provisions of federal law related to disclosures and appraisals.

**ML - ETH - Fraud Detection and Prevention**
15 MIN. Mortgage fraud is a major concern for industry participants and consumers alike. Being aware of common trends and practices that are indicative of mortgage fraud can be valuable knowledge for all parties involved in a mortgage loan transaction. This course will review common practices used by individuals attempting to engage in mortgage fraud, both as mortgage professionals and as borrowers. Also discussed are techniques for detecting and preventing fraud.

**ML - ETH - General Business Ethics**
30 MIN. The mortgage industry — and the larger financial industry as a whole — depends greatly on the participation of many different individuals and entities. Any given transaction could pass through the hands of many different people during its life cycle. As a result, the ethical conduct of every person engaging in the industry is essential to the protection of individual consumers and entire businesses alike. This course will review principles related to general business ethics, as well as the importance of ethical behavior of mortgage industry partners. Issues of unethical or fraudulent behavior also are addressed, as well as a review of ethical behavior for consumers.
The following mortgage lending continuing education courses feature NMLS-approved content and align with requirements enacted by the SAFE Act.

Note: This package of four courses is included in the Mortgage Lending Series or can be purchased as a stand-alone offering. Courses within this module are not offered on an annual basis.

**ML - CE - Coordinating Compliance: A Review of the Concurrent ATR/QM Rule**

*60 MIN.* In January 2013, the CFPB began issuing new rules to implement revisions made by Congress to federal lending laws, and to carry out the statutory directives imposed through the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The changes issued in 2013 were final rules adopted by the CFPB after the completion of rulemaking proceedings that began in 2011, when the agency assumed its regulatory functions. The CFPB has since issued a number of additional clarifications, amendments, and updates. In addition to these regulatory actions, the CFPB also issued a Concurrent Rule addressing issues which were not directly resolved through publication of the Ability-to-Repay/Qualified Mortgage Rule (ATR/QM Rule) on January 10, 2013. The Concurrent Rule was published in the Federal Register on June 12, 2013. This course reviews the Concurrent Rule, addresses issues within the Concurrent Rule, and provides a “Discussion Scenario” to enhance understanding of the material.

**ML - CE - Ethics in the New Landscape of Consumer Protection**

*120 MIN.* With the advent of recent CFPB amendments to key federal laws regulating the mortgage industry, it is essential for mortgage professionals to be familiar with and understand how to apply these changes in their daily business. Created with the intent to increase consumer protection and ensure safe, honest, and ethical transactions, these amendments have a significant impact on the mortgage lending process as a whole. This course reviews the 2013 HOEPA Rule, the ECOA Valuations Rule, TILA HPML Appraisal requirements, the TILA Escrow Rule, and TILA and RESPA Mortgage Servicing Rules, reviews the fundamental aspects of all of these rules describes the issues within the industry which the CFPB hopes to resolve through their implementation, defines the importance of these new rules to the mortgage landscape, and highlights compliance concerns that may arise as they take effect in 2014, and provides a “Discussion Scenario” to enhance understanding of the material.

**ML - CE - Making Nontraditional Mortgage Loans in the New Era of CFPB Regulation**

*120 MIN.* The SAFE Act defines a “nontraditional mortgage product” as any mortgage product other than a 30-year fixed-rate mortgage. This very broad definition reflects the reaction of Congress to the imprudent lending practices that preceded the 2007 collapse of the mortgage lending market. In the wake of catastrophic market losses, any home loans other than the most conservative were suddenly regarded as risky. This course reviews the history of nontraditional lending, describes the regulations that are intended to help consumers refinance risky nontraditional loans with new nontraditional mortgages that have safer product features, and reviews the impact of new rules associated with nontraditional mortgage lending.

**ML - CE - Playing by the New Rules: A Guide to ATR/QM and Loan Originator Compensation**

*180 MIN.* In early 2013, the CFPB announced a number of changes to federal laws governing the mortgage industry. As these amendments go into effect, it is more important now than ever before that mortgage professionals are familiar – and in compliance – with the law. Two of the most anticipated rules issued are the Ability-to-Repay/Qualified Mortgage Rule, which sets out new standards for considering borrower repayment ability and creates protections for qualified mortgages, and the Loan Originator Compensation Rule, which provides guidance for defining and calculating compensation for originators in loan transactions. This course provide students with the essential information necessary to understanding the ATR/QM Rule, provides a review of the regulatory and industry concerns considered by the CFPB in its rulemaking, reviews the importance of these new rules to the mortgage landscape, highlights compliance concerns that may arise as they take effect in 2014, and provides a “Discussion Scenario” to enhance understanding of the material.
Each year billions of U.S. dollars are illegally concealed and profited upon. As a mortgage professional, understanding the process of money laundering, identifying red flags, and the process for reporting suspicions is critical. Mortgage lenders and originators are now subject to anti-money and suspicious activity regulations.

Exploring Loan Servicing: New Regulations For Consumer Protection
60 MIN. This course will cover loan servicing basics including the Mortgage Servicing Final Rules and your responsibilities as a mortgage servicer.
MSB Audit Suite
Money Services Businesses (MSBs) are non-bank financial institutions that transmit or convert money. Like banks, they are subject to regulatory review by the Internal Revenue Service (IRS) and must be registered with the Financial Crimes Enforcement Network (FinCEN). They also must comply with the Bank Secrecy Act along with other various state and federal laws and regulations.

The BankersEdge MSB Audit Suite provides non-bank financial institution owners and depository institutions the education they need to stay compliant as examinations by Federal Authorities are increasing and fines for violations intensify. Our MSB training program is unique in that it touches on all the key areas that are expressly described in audit and examination manuals released by FinCEN.

These courses are recommended for:
BSA/AML Compliance Professionals, Retail Bankers, Internal Audit Services, Risk Management Professionals

AML Awareness and Protection for MSBs
30 MIN. This course is a must-have for anyone involved in any aspect of a money services business. Money laundering is one of the most serious financial crimes in the U.S., and it can put even the smallest businesses at risk. This course provides a solid overview of anti-money laundering (AML) including definitions, examples, the law, policies, procedures and more. A mere half hour will provide the essential knowledge of AML and protect yourself and your business. Upon completion of this course, students will be able to understand the concepts of money laundering and terrorist financing, recognize the significant AML laws passed by Congress to combat money laundering and terrorist financing, become familiar with the risk-based approach. recall the four “pillars” of an AML program, and recognize the various requirements of the BSA for MSBs and the corresponding policies and procedures MSBs need to develop and implement.

BSA Awareness and Protection for MSBs
60 MIN. The Bank Secrecy Act (BSA) just may be the most familiar and most talked about law related to banking as well as money services businesses. Don’t be the one left in the dark. Whether you are a front-line employee, business owner, or a large corporation – BSA is VIP. In 60 minutes, you will learn the purpose of the law, necessary definitions, the federal enforcement agencies, and be introduced to the importance of a Customer Identification Program, the requirements of a BSA/AML compliance program and much more. Upon completion of this course, students will be able to define money laundering and terrorist financing, describe the Bank Secrecy Act and how it helps fight money laundering and other financial crimes, understand who the Financial Crimes Enforcement Network (FinCEN) is and its role in enforcing the BSA, define the BSA requirements for MSBs, recall the four pillars of a BSA/AML compliance program, recognize the importance of the Customer Identification Program (CIP) and when it is required for MSBs who are also Providers of Prepaid Access, explain the reporting and record-keeping regulations for MSBs under the BSA, and list exemptions to the BSA record-keeping regulations.

A Simple Approach to Recordkeeping for MSBs
30 MIN. Records are critical to every organization. The information you gather for work is valuable -- you save it, print it, file it, and store it, but rarely do you ever get rid of it. The volume of business records can get so large that it becomes difficult or impossible to find important pieces of information when needed. The costs of preserving records also can be high. In just 30 minutes you will learn the importance of records management and your role in successfully managing the records. While maintaining records is important for retrieval, the BSA requires certain records be maintained depending on the type of MSB creating the records. Upon completion of this course, students will be able to identify the basic requirements of records management, including the importance of records management and penalties for failing to comply with your company’s policies, recognize what comprises a record and in what formats records may exist, and be familiar with specific BSA/AML record-keeping requirements based on MSB type.
Am I Registered Properly as an MSB? The Facts about FinCEN Registration

30 MIN. Take a look at how FinCEN is tracking and monitoring the existence and activities of Money Services Businesses. Registration requirements exist, but do you know the nuances of them? This 30 minute course will introduce you to the process and provide answers to some common questions regarding registration. Upon completion of this course, students will be able to distinguish the type of business activities that require registration with FinCEN, describe the initial registration process which includes knowing the initial registration period, understanding the timing requirements and completing FinCEN form 107, understand when FinCEN renewals are required and when renewals should be filed with FinCEN, recall the events that trigger re-registration with FinCEN, be familiar with documentation requirements as well as the maintenance of the MSB agent list, as applicable, understand the civil and criminal penalties for violation of the registration requirement.

Detect and Report: Complying with Suspicious Activity Reporting

60 MIN. FinCEN says that suspicious activity reporting (SAR) forms the cornerstone of the BSA reporting system, and is one of the key areas of an MSB examination. Ensure your knowledge on SARs reflects requirements set forth by the federal agencies. In one hour, you will learn necessary information on SAR reporting and how it impacts your business. Upon completion of this course, students will be able to define suspicious activity and suspicious activity reporting, list several types of suspicious activity and provide examples, discuss the reporting requirements concerning suspicious activity and complete a Suspicious Activity Report to be e-filed with FinCEN, and identify suspicious activity correctly and respond appropriately.

Essentials of Risk Assessment for MSBs

30 MIN. “Risk” is a significant term to not only understand but to act upon in the money services business industry. This course provides a necessary overview of the risk-based approach to an effective BSA/AML compliance program. It is important. It is necessary. Upon completion of this course, students will be able to recognize the importance and advantages of the risk-based approach, recall the four pillars of an effective BSA/AML compliance program, understand the purpose and benefits of a risk assessment, be familiar with the key risk categories, describe various applications that result from the risk assessment process, and recall best practices for documenting the risk assessment process.

How Transactions Can Actually Harm your Business Without Careful Monitoring

30 MIN. Transactions are the livelihood of a business. Without transactions, there is no business. It only takes one unusual or fraudulent transaction to cause significant harm. Transaction monitoring is a formal BSA/AML requirement and includes several facets. Uncover the essentials of transaction monitoring in 30 minutes. Upon completion of this course, students will be able to understand what AML transaction monitoring is, recognize the purpose and importance of AML transaction monitoring, recall the different methods involved in monitoring transactions, be familiar with how risk influences the frequency of transaction monitoring, and understand what “red flags” are and how they can help you identify unusual activity.

Protecting the Front Lines: AML Policy and Procedures

60 MIN. Front-line employees of MSBs are critical to the protection of your business. Faced with a multitude of daily tasks and transactions, front-line employees need to know when and how to sound the internal alarms when a suspicious transaction occurs. Do your front-line employees know the three steps generally involved in the money laundering process? Do they know the red flags to look out for? This could be the most valuable 60 minutes you ask of your front-line employees. Upon completion of this course, students will be able to explain money laundering and its effect on the economy, government, and MSBs, know the steps in the money laundering process and be able to identify methods and tactics used by money launderers, and define what you can do to help detect money laundering at your company.

The Critical Components of OFAC that MSBs Must Know

30 MIN. The Office of Foreign Assets Control (OFAC) is an important agency all MSB owners and employees should be familiar with. Regulations imposed by OFAC, among other things, block or restrict MSBs from financial transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking. No matter the size or footprint of your business, this 30-minute course is a must have for compliance managers and business owners. Upon completion of this course, students will be able to explain what OFAC is, the underlying purpose of OFAC requirements, what parties are affected by OFAC, and who is required to comply with the requirements, describe the specific actions for blocking and rejecting that may be taken if a party is restricted by OFAC, and recall the compliance practices, reporting, and record keeping that are required under the OFAC regulations and know about the penalties for noncompliance.
Top Five Things To Know About Currency Transaction Reporting for MSBs

60 MIN. Currency Transaction Reporting (CTR) is not only a requirement of the Bank Secrecy Act, it is listed as a key FinCEN/IRS examination topic for MSB audits. Do you know the transaction thresholds that require this type of reporting? Are you accountable? In this course, you’ll understand the top five things to know about this BSA requirement. Upon completion of this course, students will be able to describe CTR reporting, distinguish the criteria between a reportable transaction and a nonreportable transaction, use mandatory information to complete Currency Transaction Report (CTR) form 112 required to be e-filed with FinCEN, understand what records must be maintained for the issuance and sale of monetary instruments between $3,000 and $10,000, and define record retention requirements.
Accuracy, Fairness, and Impartiality: The Keys to Compliance with the Fair Credit Reporting Act (FCRA)
60 MIN. This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining and using consumer credit information. By the end of this course, you will be able to describe the purpose of the Fair Credit Reporting Act and how it affects your company and your company’s customers.

AML Practical Applications for MSBs
60 MIN. This course provides an overview of AML policies and procedures that need to be in place for MSBs to meet minimum federal regulatory requirements. At the heart of this course is recognizing the necessity for policies and procedures. As you will see, it is based on various laws passed by Congress to combat money laundering and terrorist financing. Through these laws, MSBs and other financial institutions are required to implement an effective, risk-based AML program. And from the implementation of this requirement, necessary policies and procedures must be created to help your MSB mitigate its BSA/AML risks, among other things.

Customer Identification Program for MSBs
90 MIN. This course reviews the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It explains the relationship between the CIP and the MSB’s anti-money laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and how to respond to identify verification problems.

FACT Act Overview for Financial Services Businesses
90 MIN. This course provides an overview of the FACT Act (Fair and Accurate Credit Transactions Act of 2003), which amends the Fair Credit Reporting Act (FCRA). The goal of the FCRA and the FACT Act is to "require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of the Act."

Keeping it Fair: The Fair Lending Landscape
90 MIN. This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

MSB Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)
30 MIN. Customer Due Diligence (CDD) is a critical part of your financial service company’s Bank Secrecy Act (BSA) and anti-money laundering (AML) policies. This course discusses the purpose of CDD guidelines, and the basic way CDD can help you to know your customer, assess risk, and decide when Enhanced Due Diligence (EDD) may be necessary. Employees must know how and when to apply appropriate CDD and EDD procedures. This course explains the basics of CDD and EDD, and provides opportunities to practice what you have learned in two scenario activities.

MSB Customer Service
60 MIN. An important part of every financial service provider’s success is its commitment to customer service, as excellent customer service can truly differentiate a company from its competitors. This course explains why it is important to practice good customer service skills and introduces five tenets of delivering excellent customer service.

MSB HR Documentation
30 MIN. America’s business environment is an ever-changing mosaic of different races, ages, genders, ethnic groups, religions and lifestyles. This diversity poses significant challenges and opportunities for the workplace. Today’s financial
services companies must find ways to make all these pieces fit together, and must foster respectful work environments free of harassment and discrimination for all their employees. Employees should be aware of the documents and records kept about them in the workplace. You should also know how to keep records of any offensive or illegal behavior at work in case you decide to file a complaint. This course provides an overview of documentation in the workplace.

Pretext Calling and Identity Theft for MSBs
60 MIN. This course introduces financial institution employees to the security threats posed by pretext calling and identity theft. It describes the methods used by pretext callers and identity thieves, and provides tips on how to spot and avoid these types of fraud.

Regulation Review: OFAC, BSA, and GLB for Check Cashers
60 MIN. This course will offer a review of the Office of Foreign Assets Control, the Bank Secrecy Act, the Truth-in-Lending Act, the Equal Credit Opportunity Act, and the Gramm-Leach-Bliley Act, and will allow students to explore how each plays a part in the safety and success of transactions with consumers.

Regulation Review: OFAC, BSA, TILA, ECOA, GLB for MSBs
90 MIN. This course will offer a review of the Office of Foreign Assets Control, the Bank Secrecy Act, the Truth-in-Lending Act, the Equal Credit Opportunity Act, and the Gramm-Leach-Bliley Act, and will allow students to explore how each plays a part in the safety and success of transactions with consumers.

The Do’s and Don’ts of Debt Collection
60 MIN. The Fair Debt Collection Practices Act (FDCPA) regulates how debt collection agencies can contact and communicate with consumers. This course discusses the guidelines and regulations set by the FDCPA.

TILA Touchstones (Truth in Lending Act)
60 MIN. This course provides a thorough review of the Truth in Lending Act (TILA) and its implementing Regulation Z. This course also addresses the Higher Education Opportunity Act (HEOA) that was signed into law on Aug. 14, 2008 and amends the TILA. Also, this course conveys important information regarding the Dodd-Frank Act Rules. In addition, this course addresses the TILA-RESPA Integrated Disclosure Rule, which introduced integrated disclosures effective Oct. 3, 2015.

Unfair, Deceptive, or Abusive Acts or Practices for the Financial Service Industry
60 MIN. Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course describes how financial products or services, such as money transfer or fee based transactions, may bring risks of harm to consumers and how you can help mitigate the likelihood of potential harm to the consumer and manage risk associated with financial products and services.

Unlawful Internet Gambling Exposed - How to Comply with the Law
20 MIN. This course provides an introduction to Regulation GG. It contains an overview of the regulation as well as the Unlawful Internet Gambling Enforcement Act, the policies and procedures that need to be put into place, the due diligence that must occur at the opening of an account, and how to handle suspicious and restricted transactions, as well as other pertinent issues.
Professional Skills with Multimedia
Develop a winning team and create a positive workplace by giving your employees the tools they need to achieve peak performance. Designed for employees in leadership roles, Professional Skills with Multimedia courses tackle topics managers and supervisors face at work, such as productivity and bridging the generation gap among team members. Techniques taught include tips for leading teams through organizational change and strategies for becoming a master communicator. All of the courses in this curriculum are enriched with multimedia for greater information retention.

**These courses are recommended for:**
All Employees

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**Communication**

**Better Business Grammar**
**35 MIN.** As a professional, you know it’s important to be well-groomed and polished. Your verbal and written communication skills should reflect the same effort. Learn how to avoid grammatical errors that can damage your career, chase away customers and negatively impact your potential.

**Communicating for Results: How to Be Clear, Concise and Credible**
**35 MIN.** Regardless of your role in your organization, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners’ moods, asking questions to get people involved in your position and ways to organize your thoughts more effectively.

**Communicating to Reduce Stress on the Job**
**30 MIN.** On-the-job stress can impair productivity and lead to communication breakdown. Learn how to avoid crossing co-workers’ “security zones” and prevent stressful situations at work. Also explore methods of managing time pressure-induced tension.

**Communicating with Customers**
**35 MIN.** Regardless of your role, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners’ moods, asking questions to get people involved in your position and organizing your thoughts more effectively.

**Communicating with People on the Job**
**45 MIN.** From tips on how to keep your cool to ways you can share honest criticism without offending others, equip yourself with the tools expert communicators use to express yourself at work more effectively.

**Don’t Shoot the Messenger: Common Workplace Courtesies that Reduce Tension & Lower Stress**
**40 MIN.** Raise your awareness of the six common violations of workplace courtesy. Practice mutual respect to build rapport with your colleagues and earn a reputation as someone who is great to work with.

**How to Communicate Clearly and Effectively With Employees**
**45 MIN.** Learn how to become your employees’ best boss by observing and listening to interactions between a manager and her employees. The scenarios reveal how to motivate employees with praise, offer constructive criticism that challenges employee growth and to clearly and confidently delegate important tasks to prevent misunderstandings.
How to Give and Receive Criticism

35 MIN. Giving and receiving criticism is a critical part of any job. Get savvy about guidelines for giving positive, useful criticism to others, and understand the link between receiving criticism and improving your own performance.

Make the Connection: How to Be Effective and Productive on the Phone

45 MIN. Save time, increase profits and build valuable relationships by becoming a master telephone communicator. Learn how to calm irate callers, establish instant rapport on the phone, skillfully handle interruptions — and earn loyal customers in the process.

Mastering Memos

30 MIN. Office memos reflect your organizing skills. Your language, tone of your words, even the length of your memos — all of these elements determine whether your coworkers will read and understand what you write. View poorly written office memos and pick up some tips for improving your writing.

Power Writing: Techniques for Success

60 MIN. The quality of your written communications can make or break your career. Learn ways to improve your writing skills, make writing easier and promote written communications that will help you and your company succeed.

Powerful Ways to Persuade People

40 MIN. The art of persuasion is a learned skill for most people — not an innate ability. This course will show you how to become a more persuasive speaker so you can influence customers.

Solving People Problems on the Job

45 MIN. While there are many ways to react to situations involving problem coworkers, only some methods are effective. Equip yourself with techniques for dealing with behavior problems, including tips you can use to avoid conflict and guidelines you can use to help change others' behavior.

Speaking to One Person or a Roomful: Proven Techniques that Will Make You a Master Communicator

45 MIN. Learn how to enhance your tone of voice and body language — and to say the right thing, and say it well, even under difficult circumstances. Find the exact words to convey your feelings in difficult situations, including those where you feel interrupted, rushed, put on the spot or accused.

Speaking with Confidence, Clarity and Charisma

45 MIN. Learn the secrets professionals use to engage listeners and present ideas effectively with the “POWER” technique. Get savvy about establishing rapport with audiences, orienting yourself for maximum influence during a meeting and gauging a group's reaction to what you say.

Customer Service

7 Things Never to Say to Your Customers

45 MIN. Defusing sticky customer-service situations is often as simple as rewording your reply to complaints. Discover seven phrases you should avoid saying to customers at all costs, and boost customer loyalty to new heights.

Everyone’s Customer Service Role

45 MIN. Your customer base is the cornerstone of your organization. See how the actions of every employee — even those who do not serve external customers — can affect the overall health of your organization.

Listen & Win: How to Keep Customers Coming Back

30 MIN. Unlock one of the best-kept secrets to customer retention: listening. Learn techniques to improve your listening skills, as well as some tips you can use to avoid common customer complaints.
Speak Like a Pro … and Get a Standing Ovation Every Time
45 MIN. Do you feel nervous at the prospect of giving a speech? You’re not alone. Realize that your audience will feel confident about you — and your message — only if you speak with poise. Discover a fail-safe way to write an effective speech that you can deliver with conviction and finesse, and learn how to connect with audiences instantly using one of five classic introductions.

Think Like the Customer, Act Like the Owner
40 MIN. Learn how to think like the customer and act like the owner so you can deliver great customer service. Plus, get savvy about handling common sticky situations with professionalism and finesse.

Winning Over Even the Most Difficult Customers: Going Beyond Service with a Smile
45 MIN. Even the best customers can be taxing under stressful conditions. But since difficult customers are a fact of life, it’s up to you to turn frustrating situations around and make the most of every conversation you have with customers — regardless of the challenge. Pick up important skills you can use to win over thorny customers and lead by example.

Leadership

Becoming a Coach: Bringing out the Best in Employees
40 MIN. While a good coach communicates objectives to his or her staff, enforces discipline, and shares constructive feedback — a great coach encourages team members to explore their full potential. Discover ways you can support your direct reports and help them shine in their best light.

Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel
45 MIN. Whether you are a manager, executive or an entry-level professional, the source of your power to excel comes from within. Tap into eight communication principles of leadership and become the best leader you can be.

Conducting High-Impact, Low-Stress Performance Reviews
45 MIN. Does the thought of giving performance reviews keep you up at night? Discover the right way to plan and deliver a performance review. Learn how to provide meaningful feedback to employees that’s compliant with the law, and explore stress-minimizing strategies you can employ throughout the process.

Creating Your Dream Team: How to Harness the Power of Teamwork
45 MIN. Walk through the team-building process and acquire universal strategies you can apply when building your own dream team. Learn how to select the right talent, clearly communicate your team’s mission, foster a creative, innovative environment and make the most of errors so your team can learn from mistakes.

Everyone’s Teamwork Role
45 MIN. How much time and effort is wasted in your organization because team members don’t fully understand each other’s roles and responsibilities? Discover the T.E.A.M. approach to help employees feel like they are collectively working toward a common goal, and build trust among each other in the process.

For Managers … Creating a Positive Workplace: Good Attitudes Are Contagious
45 MIN. Invest in your employees, and you will see the payoff in productivity. Find out how to inspire, nurture, challenge and recognize employees in a way that will help you build a more positive, energized workplace.

Heating Up Your Cold Calls
35 MIN. Offset customer attrition caused by natural business cycles and expand your customer base with hot-button prospecting. Learn simple cold-calling techniques that will help capture customers’ attention and guarantee a warm reception, including the hot buttons to push to get a few minutes of a prospect’s time, an appointment, or even a sale.

Hiring Secrets: 12 Tips to Get Candidates to Reveal Their True Selves
35 MIN. Interviewing candidates is a common cause of anxiety for many hiring managers. Practice specific steps you can
use to improve your interviewing technique and conduct more successful interviews.

**How to Resolve Conflict at Work**
**30 MIN.** Conflict at work can make or break your career. Equip yourself with the skills you need to better manage conflict — whether knowing when conflict may be avoided, or having the ability to resolve disagreements as they occur.

**How to See Opportunity in a Changing Workplace**
**30 MIN.** Workers come and go. New technology affects the way we work. Responsibilities shift. The key to thriving during, and after, change is to reframe your outlook. Discover how to prosper when you view change as an opportunity to work more effectively, rather than a roadblock.

**How to Shine in Difficult Management Situations**
**45 MIN.** As a manager, you will likely one day find yourself in an uncomfortable situation with an employee. Learn five essential tools — sincerity, humility, imagination, negotiation and enthusiasm — you can use to better navigate difficult management scenarios.

**Interviewing Techniques That Help You Hire the Best**
**60 MIN.** Interviewing candidates is probably the most crucial part of the hiring process. Take a look inside a system for interviewing that will help you capture the most important information from candidates, and will also enable you to objectively rate them to find the best person for the job.

**It’s Business, Not Personal: Taming Emotions in the Workplace**
**45 MIN.** Being overly emotional at work can hinder your career. Find out how to tame your emotions when dealing with your boss, co-workers and customers. Also learn how to take feedback gracefully, refrain from writing emotionally charged e-mails and share opinions diplomatically. Plus, practice techniques for clearing the air constructively.

**Motivating Employees During Organizational Change**
**45 MIN.** During organizational change, communicating with your team every step of the way is essential. Learn how to build trust with employees by showing sensitivity and being a sounding board, and discover how to communicate a clear, consistent message that reinforces the positive aspects of change.

**Professional Conduct 101: Vital Skills for New Employees**
**45 MIN.** New employees are often unfamiliar with the common ground rules of workplace. Discover the vital skills needed to develop a professional image — from appropriate dress and conduct to how to adjust to the company’s organizational culture. Also, observe strategies for avoiding inappropriate behaviors that can undermine credibility.

**Resolving Conflicts: Strategies for a Winning Team**
**30 MIN.** Negative behavior by a few team members can be fatal to a team’s success. Experience scenarios where problem personalities cause conflict, and learn resolution strategies you can use to defuse situations.

**Solving (Even More) People Problems on the Job**
**45 MIN.** Unfortunately, unpleasant coworkers with problem behaviors are a fact of life. Learn how to deal with behavior problems you may encounter in the workplace in a successful, tactful and professional manner.

**Training to Win: Helping Employees Meet or Exceed Their Goals**
**30 MIN.** By giving employees the tools they need to meet or exceed their goals, you enable them to set ambitious targets, make smart decisions and stay on track — even as distractions threaten to derail progress. Discover training techniques you can employ to help your employees adopt a driven, goal-oriented mindset.

**You Are the Organization**
**45 MIN.** Whether you work in IT or the mailroom, the image you present of yourself and your organization to coworkers and friends can help you win or lose clients. Recognize your public relations role within your organization and learn how
to conduct yourself effectively both inside and outside of work.

Teamwork

Building Cooperation: How Everyone Can Win at Work
30 MIN. Cooperation can boost productivity, improve performance and make your organization a better place to work overall. Find out how to avoid three common communication mistakes, and learn six techniques you can use to be more cooperative on the job.

For Employees ... Being Positive in the Workplace: Good Attitudes Are Contagious
45 MIN. Learn how to create a good attitude on the job by boosting your own morale and staying positive amid the inevitable day-to-day frustrations of work.

Getting Cooperation: Team-Building That Works
35 MIN. Interpersonal communication mishaps among team members have a negative impact on productivity. Examine common communication blunders and discover how to regain focus on common goals when team members’ egos impede effectiveness — and how to achieve more-respectful group interactions overall.

Sink or Swim Teamwork: We’re All in This Together
45 MIN. Behind every great organization’s success is this fundamental concept: teamwork. Yet, not everyone knows how to make a team work — or how to be a team player. Throw your team a lifeline and discover how to maximize your team’s effectiveness using the “CLING” strategy.

Team-Building Techniques That Work
45 MIN. Blending diverse personalities and skill sets to form a cohesive team that can complete even the toughest assignments is challenging. Practice teamwork principles, meeting techniques and communication tools to promote teamwork in your organization.

Time Management

Achieving Peak Performance on the Job
60 MIN. Become more efficient, helpful and productive at work, whether you’re a “collaborator” or a “lone ranger.” Learn to overcome obstacles that have historically derailed your progress, and find out under what conditions you work best.

Arrest that Stress: How to Depressurize Your Work Life
45 MIN. Absenteeism, employee turnover, lower productivity, higher medical expenses — whether the toll is emotional, physical or financial, the cost of workplace stress is expensive. Discover strategies you can use to channel stress and promote a more peaceful, balanced environment at work.

Do it Right the First Time: Paying Attention to Details
45 MIN. Make success a habit. Discover a proven approach that entails practicing active listening, using simple tools to help retain what you learn and creating a template for guaranteed accuracy.

Do More in Less Time: Tame Your Workload by Dramatically Increasing
35 MIN. Tame your workload by dramatically increasing your productivity. Develop skills that will help you make the most of your daily schedule, whether you are at work, in meetings or traveling.

Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order
45 MIN. Get organized, once and for all! Put your work life in order by following the principles illustrated in this sensible seven-day program, and minimize the chaos in your world in just a few minutes a day.
How to Juggle Multiple Priorities
30 MIN. Having to manage multiple priorities at work is a fact of life. Get acquainted with the C.A.N. D.O. system — a unique methodology designed to help you deal with the stress of work overload, avoid procrastination and finish your assigned tasks on time.

Leading 20-Minute Meetings That Matter
45 MIN. Turn your meetings into helpful, productive time-savers. Establish an effective strategy and procedure by which to lead. Learn how to lead meetings with a clear purpose, keep topics on track and end on time.

Listening: The Key to Productivity
45 MIN. Being an effective listener is the key to being easy to work with and respected by colleagues. Get acquainted with the “10 laws of listening” and the “R-E-H-E-A-R” listening technique, and discover how to overcome four common listening distractions.

Managing Stress Before it Manages You
45 MIN. Leverage your schedule for unsurpassed productivity, and strive for a stress-free work environment. Discover ways to identify and overcome the three major sources of workplace stress. Pick up tips for attaining an ideal balance between work life and home life while also battling stress using the proven “A-T-T-A-C-K” method.

Take Back Your Time: How to Manage Your Workload and Still Have a Life
45 MIN. The most effective employees get away from the office to recharge. While it’s not always easy to do, learn three ways you can challenge yourself to reclaim your time by properly managing your workload.
Refresher Series
The Refresher Series is your convenient, high-quality solution for your experienced employee and having the courses at your finger-tips is a smart decision when time is a precious commodity. The series is designed for key individuals who need to brush up and keep current on regulatory and vital financial information. These courses will allow you to target fundamental topics and move swiftly yet effectively in a smaller duration of time.

These courses are recommended for:
Retail Bankers, Commercial Bankers, Mortgage Bankers, Compliance Professionals, Electronic Services Professionals

Bank Secrecy Act Refresher
20 MIN. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course presents the key points of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA. By the end of this course, you will be able to describe the BSA and how it helps fight money laundering; recognize the importance of the Customer Identification Program (CIP); explain the reporting and recordkeeping regulations for currency transaction reports (CTR), suspicious activity reports (SAR), wire transfers, and the $3000 rule; and list exemptions to the BSA recordkeeping regulations.

Check 21 Act Overview Refresher
20 MIN. This course presents the key points of the Check 21 Act. This includes the checking process, the general requirements for substitute checks, and the Act’s expedited recrediting procedures for consumers and consumer awareness provisions. After completing this course, you will be able to define what a check is and explain how it differs from a substitute check, explain how checks are processed and what the Check 21 Act does to protect and expedite checks, recognize the Check 21 Act’s expedited re-crediting procedures for consumers, and recall and adhere to the Check 21 Act’s consumer awareness provisions.

Community Reinvestment Act (CRA) for Intermediate Institutions Refresher
20 MIN. This course presents the key points of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for intermediate small institutions. By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of performance standards, and recall the various CRA public file and disclosure requirements for intermediate small institutions.

Community Reinvestment Act (CRA) for Large Institutions Refresher
20 MIN. This course presents the key points of the Community Reinvestment Act. It begins by discussing why this Act is important and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for large institutions. By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of tests a large institution must undergo to establish its CRA rating, and recall the various CRA reporting, recordkeeping, public file, and disclosure requirements for large institutions.

Community Reinvestment Act (CRA) for Small Institutions Refresher
20 MIN. This course provides a general knowledge of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important, and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for small institutions. By the end of this course, you will
be able to recognize the purpose and function of the CRA, explain the CRA rating system and the test a small institution must undergo to establish its CRA rating, and recall the various CRA public file and disclosure requirements for small institutions.

**Customer Identification Program (CIP) Refresher**

*20 MIN.* This course presents the key points of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. By the end of this course, you will be able to recognize what a CIP policy is and what its impact is on your institution and its customers; recall what customer information must be collected, how that information must be verified for different types of accounts, and how to respond to verification problems; and define CIP requirements for recordkeeping, list-checking, and customer notifications.

**Electronic Funds Transfer Act: Regulation E Refresher**

*20 MIN.* This course presents the key points of the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E. By the end of the course, you will be able to describe the underlying purpose of the Electronic Funds Transfer Act as implemented by Regulation E, discuss the required disclosures for the Electronic Funds Transfer Act and Regulation E, recognize the liabilities for electronic funds transfer errors, and identify errors and how to resolve errors reported by consumers.

**Equal Credit Opportunity Act: Regulation B Refresher**

*20 MIN.* This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements. By the end of this course, you will be able to describe the purpose of the Equal Credit Opportunity Act, and how it affects your institution and your institution’s customers.

**Expedited Funds Availability Act: Regulation CC Refresher**

*20 MIN.* This course presents the key points of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC. The course begins by introducing Regulation CC basics and then it covers the specific availability of particular funds. The course also discusses Regulation CC exceptions. By the end of this course, you will be able to describe the purpose of the EFAA, and how it affects your institution and your institution’s customers.

**Fair Credit Reporting Act (FCRA) Refresher**

*20 MIN.* This course presents the key points of the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining and using consumer credit information. By the end of this course, you will be able to describe the purpose of the Fair Credit Reporting Act and how it affects your institution and your institution’s customers.

**Fair Lending Overview Refresher**

*20 MIN.* This course presents the key points of the Fair Lending Laws and discusses the penalties of breaking these laws. By the end of this course, you will be able to identify and describe the purpose of the laws that comprise fair lending practices, and how they affect your institution and your institution’s customers.

**GLB Privacy (No Opt-Out) Refresher**

*20 MIN.* This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information. This course is for institutions that do not share any of its customers’ personal information with outside parties. Therefore, it is not necessary for the customer to opt-out. By the end of this course, you will be able to describe the purpose of the Gramm-Leach-Bliley (GLB) Privacy Rules, and how they affect your institution and your institution’s customers.

**GLB Privacy (Opt-Out) Refresher**

*60. MIN.* This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information. This course is for institutions that share any of its customers’ personal information with outside parties. By the end of this course, you will be able to describe the scope of the GLB privacy rules and how they affect your institution and your customers,
including key terms, requirements and penalties when interfacing with customers.

Office of Foreign Assets Control (OFAC) Refresher

20 MIN. This course presents the key points of the Office of Foreign Assets Control (OFAC) and their regulations. Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking. By the end of this course, you will be able to describe the purpose of the Office of Foreign Assets Control (OFAC) and how its regulations and sanctions affect your institution and your institution’s customers.

Real Estate Settlement Procedures Act: Regulation X Refresher

20 MIN. This course presents the key points of the Real Estate Settlement Procedures Act (RESPA) and Regulation X. These are consumer protection statutes that help consumers become better educated shoppers for real estate-related loans and plan for costs associated with settlement. These regulations eliminate illegal kickbacks and referral fees, and require specific servicing and escrow account practices. This course introduces you to the compliance requirements for RESPA and Reg. X. By the end of this course, you will be able to describe the purpose of the Real Estate Settlement Procedures Act (RESPA) Regulation X as it relates to consumer protection, and how it affects your institution and your institution’s customers.

Right to Financial Privacy Act (RFPA) Refresher

15 MIN. This course presents the key points of the Right to Financial Privacy Act which regulates how and when the federal government can access a customer’s records from a financial institution. This ensures that customers’ financial activities have certain privacies. By the end of this course, you will be able to discuss the purpose of the RFPA, and the ways it affects the privacy of the financial information of your customers and your institution.

Truth in Lending Act: Regulation Z Refresher

20 MIN. This course presents the key points of the Truth in Lending Act (TILA), and Regulation Z, which implements it. This course also addresses the Housing and Economic Recovery Act of 2008, which included amendments to TILA, known as the Mortgage Disclosure Improvement Act of 2008 (MDIA). By the end of this course, you will be able to discuss TILA concepts, and how they impact your institution’s compliance with open- and closed-end loans.

Truth in Savings: Regulation DD Refresher

20 MIN. This course explains how the Truth in Savings Act (TISA) and Regulation DD help consumers make informed decisions when depositing money at financial institutions. By the end of this course, you will be able to recall the key objectives of the source course, which was to describe the Truth in Savings Act and Regulation DD regarding the type of accounts, required disclosures, and other applicable requirements.

Unfair or Deceptive Acts or Practices: Regulation AA Refresher

20 MIN. This course presents the key points of the Unfair or Deceptive Acts or Practices (Regulation AA) online course. This course provides an overview of the goals of the regulation and describes what you can do to ensure that your institution is compliant with the law. At the end of this course, you will be able to describe the purpose of the Unfair or Deceptive Acts or Practices regulation, and define the credit prohibitions and cosigner liabilities and the accompanying consumer complaint guidelines.
Securities Training
For many businesses and individuals, making investment decisions can be more than an intimidating process — it can be overwhelming. Because of this, many choose to seek the help and assistance of trusted financial institutions like banks and credit unions. Licensing your professionals allow your firm to provide proper analysis and guidance in making securities investment decisions whether your customer is looking to buy or sell securities.

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- Delivering exceptional training and compliance management results
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Discover exceptional online-learning that’s easy to use and implement. Real time solutions. Real time results.
Vendor Management Series
Building, implementing and managing a compliant vendor management program is no easy task. Financial institutions must have a solid understanding of the driving regulatory issues that surround vendor management. This series provides the tools to build and implement a successful program while meeting the expectations of examiners and auditors.

These courses are recommended for:
Auditors, risk officers, vendor program managers, compliance officers, vendor management committee, CIO, CFO, COO, and anyone responsible for managing and supporting the Vendor Management Program.

Certification Course
Certified Regulatory Vendor Program Manager®
6 HRS. The most comprehensive course available anywhere for building, implementing and managing a compliant vendor management program and properly preparing for exams and audits.

Vendor Management Webinars
Is Your VENDOR Prepared for a Disruption?
1 HOUR 40 MIN. YOU might be prepared for a disruption but is your vendor? There’s a lot more to business resilience than just meeting Return To Operational (RTO) time. Ensuring that Appendix J requirements have been incorporated and that the BCP is actually feasible will go a long way to avoiding disruptions, making examiners happy and helping you to sleep better at night. The included Feasibility ScoreCard will guide you through an assessment of your vendor’s plan and identify gaps that require attention.

How Compliant Is Your Vendor Management Program?
60 MIN. Regulations require an independent review of the institution’s vendor management program; however, the review is only as sound as the reviewer’s knowledge. This webinar provides a RISKAssessor tool to dive into the nine key control areas of a compliant vendor management program. This report can be customized to compare the level of compliance of your vendor management program framework with regulatory requirements and auditor/examiner expectations.

Vendor Management: Essentials
120 MIN. This webinar stems from our highly acclaimed certification course and dives into the essential areas that anyone tasked with vendor management must know, including the latest guidance from the OCC, FRB and FFIEC.

Vendor Management: The BIG Picture
60 MIN. Tired of being told to “Read Guidance”? This session provides a high-level overview of the regulations, benefits, components, implementation methodology, vendor red flags and examiner expectations.

Vendor Site Visits: Beyond the Welcome Mat
60 MIN. Being prepared for a successful vendor site visit requires pre-visit strategic planning inclusive of a goals, effective questions sets and observation of intangibles. The included Site Visit Planning document will help you set your own agenda while the ScoreCard examines fourteen functional areas and provides more than 360 questions to help you make intelligent business decisions about the vendor relationship.

In partnership with Compliance Education Institute
Additional Course Offerings
This course is recommended for: Compliance Professionals, Audit Professionals, Risk Management, IT Professionals, Legal Professionals

The Importance of Third-Party Vendor Management

60 MIN. Third-party vendor management is a hot topic for all organizations providing financial services. Several federal regulators, including the Federal Reserve Board, OCC, Consumer Financial Protection Bureau, FFIEC, and more, have issued guidance on how financially-related organizations should be managing third parties. This course introduces the concept of third party vendor management, explains it as an element of risk management, reviews the regulatory requirements and expectations surrounding it, and also identifies best practices.