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## **ABA Frontline Compliance® – Self-Paced Courses – Bank Director Training**

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

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

*Length: 9 minutes.*

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

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

*Length: 4 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 4 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 3 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 4 minutes.*

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

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

*Length: 5 minutes.*

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

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

*Length: 5 minutes.*

### **Digital Trends: Blockchain**

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

*Length: 5 minutes.*

### **Digital Trends: Cybersecurity**

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

*Length: 5 minutes.*

### **Digital Trends: Payments**

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

*Length: 5 minutes.*

### **Understanding Directors and Officers (D&O) Insurance**

This course provides an in-depth exploration of Directors and Officers (D&O) insurance, a critical component for protecting the personal assets of bank directors and officers against liability claims. Participants will gain a comprehensive understanding of the risks associated with being a bank director and how D&O insurance mitigates these risks.

*Length: 16 minutes.*

### **What Do Bank Boards Do?**

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

*Length: 7 minutes.*

## ABA Frontline Compliance® – Self-Paced Courses

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### Active Aggressor for Employees

Active Aggressor Awareness and Response is a training course designed for banking professionals to recognize, respond to, and recover from violent workplace incidents. Learners will explore how to identify early warning signs of potential violence, apply the FBI's "Run. Hide. Fight." protocol and support and manage post-incident recovery. This course empowers employees with the knowledge and confidence to act decisively in active aggressor situations, helping protect themselves, their colleagues, and customers.

*New Course Released: June 13, 2025. Length: 30 minutes..*

### ADA: Accessibility

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

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

### ADA: Employment

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

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

### ADA: How to Serve and Work with People Living with Disabilities

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

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

### Advertising Overview for Marketers

This course is designed to provide bank marketing professionals with a high-level overview of numerous federal laws and regulations affecting their roles. It covers laws prohibiting unfair, deceptive or abusive acts or practices; disclosure requirements for deposit account and non-deposit accounts; lending laws and more. The course also explains how laws related to the use of electronic channels, fax, telephone, e-commerce, social media and foreign languages apply to bank marketing.

*New Version Released: January 15, 2024: Length: 40 minutes.*

### Affiliate Transactions (Reg W)

Provides an overview of regulation W, a federal regulation that restricts and imposes requirements on certain kinds of transactions between banks and their affiliates. Describes amount limits and collateralization requirements of transactions and the rules to determine the amounts of transactions subject to quantitative limitations and collateral value requirements.

*New Version Released: July 12, 2024. Length: 15 minutes.*

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

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

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

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

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

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

### **Bank Bribery Act**

This course explains the requirements of the Bank Bribery Act, which is intended to prevent those making or influencing financial institutions' decisions from being bribed when making those decisions. It discusses bank codes of conduct and describes activities that are prohibited and permissible under the Act.

*New Version Released: January 15, 2024. Length: 20 minutes.*

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

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

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

### **Bank Protection Act**

This course explains the Bank Protection Act, which requires banks to adopt policies and procedures to protect bank employees and bank customers. It describes the devices/equipment banks must have in place to assist law enforcement in the apprehension of individuals who perpetrate crimes against the bank, and explains appropriate security procedures to discourage those crimes, and to assist in the identification and prosecution of persons who commit such acts.

*New Version Released: January 15, 2024. Length: 20 minutes.*

### **Best Practices for Managing Remote Employees**

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

*Length: 15 minutes.*

## **BSA/AML: Fundamentals**

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

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

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

Provides information on FinCEN's CDD Rule that amends existing BSA regulations, and requirements to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions. Describes the fifth pillar requirements under the CDD Rule and the four core elements of customer due diligence.

*Reviewed/Updated: June 2023. Length: 30 minutes.*

## **BSA/AML: CIP Advanced**

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

*Reviewed/Updated: June 2023. Length: 30 minutes.*

## **BSA/AML: CIP Basics**

Describes the two-step process to obtain types of identifying information from customers, and risk-based procedures to verify information. Explains the procedures to maintain records of the information used to verify identifying information. Explores different ways to disclose the CIP notice at account opening.

*Reviewed/Updated: June 2023. Length: 40 minutes.*

## **BSA/AML: Communicating with Customers about CTRs**

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

*Reviewed/Updated: June 2023. Length: 20 minutes.*

## **BSA/AML: Completing the CTR**

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

*Reviewed/Updated: June 2023. Length: 45 minutes.*

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

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

*Reviewed/Updated: June 2023. Length: 20 minutes.*



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

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

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

## **BSA/AML: Reporting**

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

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

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

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

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

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

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

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

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

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

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

## **CAN-SPAM Act**

This course explains the CAN-SPAM Act, a law that sets the rules for commercial email for the purposes of reducing email spam. The course covers the differences between commercial and transactional email messages, requirements for commercial messages, consumer opt-out rights and spells out tough penalties for violations.

*New Version Released: January 15, 2024. Length: 25 minutes.*

## **Check Fraud**

This course explains the drivers of check fraud and how criminals steal, fraudulently indorse, alter, and counterfeit checks and how bank staff can detect fraudulent checks. It also explains who is responsible for losses resulting from check fraud based on the type of check fraud, when to return a check and when to submit a breach of warranty claim for altered and fraudulently indorsed checks.

*New Course Released: October 22, 2024. Length: 30 minutes.*



## Community Reinvestment Act

Provides an overview of the Community Reinvestment Act (CRA), focusing on its purpose, regulatory requirements, and the impact of CRA ratings on banks' ability to expand and merge. Learners will explore how CRA performance is evaluated based on bank size, banks' obligations to maintain public files about their CRA performance and to post notices explaining where the public may obtain information about their CRA performance, and how banks can meet community credit needs, particularly in low- and moderate-income neighborhoods.

*New Version Released: June 13, 2025. Length: 25 minutes.*

## Cybersecurity Fundamentals

This course identifies common cybersecurity risks that banks and their customers face and how to mitigate them. It describes guidelines for protecting sensitive bank information and offers guidance on what bank employees should do if faced with a cybersecurity threat or incident.

*New Version Released: April 9, 2024. Length: 40 minutes.*

## E-Sign Compliance

This course summarizes requirements of the E-SIGN Act relevant to banks, including provisions related to consumer disclosure and consent, electronic disclosures that require consumer consent and methods for obtaining "demonstrable consent" to receive disclosures electronically. It also explains E-signatures and E-SIGN record retention requirements.

*New Version Released: January 15, 2024. Length: 30 minutes.*

## Elder Financial Exploitation

This course explains how and why older individuals are often targeted for financial exploitation. Frontline bank personnel will learn to detect potential financial abuse by strangers, or someone known to the older person. It explains common scams perpetrated against older individuals, and red flags to look out for.

*New Version Released: April 9, 2024. Length: 40 minutes.*

## Extending Credit to Bank Insiders (Reg O)

Explains the federal law that prevents bank "insiders" from receiving preferential treatment by imposing limits and stipulations on credit that banks extend to executive officers, principal shareholders, and directors.

*New Version Released: July 12, 2024. Length: 30 minutes.*

## Fair Debt Collection Practices Act (FDCPA)

This course explains the consumer protections and debt collector responsibilities under the Fair Debt Collection Practices Act (FDCPA) and its implementing regulation, Regulation F, which are intended to promote fair debt collection acts and practices involving consumer debts. The regulation primarily applies to third parties who collect debt on behalf of another party to whom the debt was originally owed. However, even though it generally does not apply to banks who are collecting their own debt, some banks use it as a guide in their own consumer debt collection policies.

*New Version Released: January 15, 2024. Length: 30 minutes.*

## Fair Housing Act

This course explores the Fair Housing Act prohibited bases of discrimination. Describes the requirements of the Equal Housing Lender Lobby Poster and the Fair Housing logo. Explains key differences between the prohibited basis under the Fair Housing Act and those under Regulation B (Equal Credit opportunity Act.)

*New Version Released: January 2025. Length: 25 minutes.*

## Fair Lending

This course covers illegal discriminatory lending practices and their consequences. It explains how illegal discrimination may include disparate treatment, practices that have a disparate impact on certain groups, and how to avoid illegal discrimination throughout the lending process.

*New Version Released: January 15, 2024. Length: 45 minutes.*

## Fair Lending for Marketers

This course is designed to assist bank marketing professionals in promoting and advertising credit products in a manner compliant with fair lending laws, specifically the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act. The course explains the basic and underlying principles of the laws, as well as the specific advertising requirements.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## FCRA Overview

This course explains how the FCRA endeavors to ensure the accuracy and privacy of the information in consumer reports. Focus on the provisions of the FCRA that are relevant to banks as users of consumer reports and furnishers of information to consumer reporting agencies.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## FCRA Adverse Action

This course describes the adverse action requirements of the FCRA including notice content and timing requirements.

*New Version Released: January 15, 2024. Length: 10 minutes.*

## FCRA Affiliate Information Sharing

This course describes the FCRA limits on when and how financial institutions may share consumer information with others, including their affiliates. It also covers rules about using consumer information from an affiliate for marketing purposes, including the notice and opt-out rights.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## FCRA Duties of Furnishers

This course describes furnishers' responsibilities to provide accurate information to consumer reporting agencies, investigate disputes from consumers about information they have reported, and other duties.

*New Version Released: January 15, 2024. Length: 15 minutes.*

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

This course explains lenders' responsibilities under the FCRA when they price loans based on the risk of the consumer applicant. This includes when they must provide a risk-based pricing notice, or a credit score notice in lieu of a risk-based pricing notice and the content, form and timing of notices.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## FCRA Permissible Purpose

This course explores the "permissible purposes" for which banks and others may obtain consumer reports under FCRA.

*New Version Released: January 15, 2024. Length: 13 minutes.*

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

This course explains the conditions for obtaining and using consumer reports for marketing credit and insurance products under the FCRA “prescreening” provisions, including requirements about establishing criteria, making a firm offer and post-screening. It also describes the content and form of the notices that allow consumers to opt out of receiving prescreened offers.

*New Version Released: January 15, 2024. Length: 10 minutes.*

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

This course explains the FCRA requirements to obtain consumer reports for employment purposes and disclosures consumers must receive.

*New Version Released: January 15, 2024. Length: 10 minutes.*

### **FCRA Use of Medical Information**

This course explores FCRA restrictions on when medical information may be obtained and used for credit purposes.

*New Version Released: January 15, 2024. Length: 15 minutes.*

### **FDIC for Marketers**

This course explores the FDIC rules governing use of the official FDIC signs and advertising statements and describes the FDIC’s regulations about misrepresenting deposit insurance coverage for non-deposit products such as investments and insurance. The course reviews FDIC digital advertising rules that go into effect in 2025.

*New Version Released: January 15, 2024. Length: 15 minutes.*

### **FDIC Insurance Coverage**

Explains the role of the FDIC in insuring bank deposits. Defines key FDIC terminology and describes insurance coverage and limits. Explains ownership categories and how to calculate coverage for individual account holders and ownership categories.

*New Version Released: January 24, 2025. Length: 20 minutes.*

### **Flood Disaster Protection Act**

This course provides an overview of federal laws that mandate flood insurance requirements for federally-backed mortgages, and mortgages and loans obtained through federally insured financial institutions. It explains when and how lenders must ensure mortgage borrowers have flood insurance.

*New Version Released: January 15, 2024. Length: 45 minutes.*

### **Fraud Prevention**

This course is intended to help bank staff involved in daily banking operations to detect and prevent deposit account fraud and help customers recognize and avoid being victimized. It explains altered and counterfeit checks and scams that target deposit accounts.

*New Version Released: January 25, 2024. Length: 30 minutes.*

## **GLBA Safeguards Rule**

Focuses on the Gramm-Leach-Bliley Act (GLBA) Safeguards Rule, focusing on how banks must protect consumer customer financial information. Learners will explore the types of data the rule covers, the components of the required information security program, and the steps banks must take in the event of a data breach. Through real-world examples and interactive assessments, participants will gain practical knowledge to support compliance and safeguard customer trust.

*New Version Released: June 13, 2025. Length: 20 minutes.*

## **Home Mortgage Disclosure Act (HMDA)**

This course explores the types of loans HMDA covers and explains what demographic information about the loan application, and applicant, that banks must collect and report to the government.

*New Version Released: April 9, 2024. Length: 45 minutes.*

## **Homeowners Protection Act**

This course explains the Homeowners Protection Act, which requires mortgage lenders and servicers to cancel or terminate private mortgage insurance (PMI) in certain circumstances. It describes when PMI must be cancelled or terminated, the related PMI disclosures consumers must receive and when they must receive them.

*New Version Released: October 22, 2024. Length: 30 minutes.*

## **Human Trafficking and Human Smuggling**

Explains human trafficking and human smuggling crimes and how bankers can help detect these crimes. Offers guidance on what actions banks can take when they suspect human trafficking and human smuggling activity.

*New Version Released: July 12, 2024. Length: 30 minutes.*

## **Identity Theft Red Flags Rule**

Provides a broad overview of the requirements of the Red Flags Rule and the protection of customer information, including the requirement that banks develop and implement a written Identity Theft Prevention Program.

*New Version Released: July 12, 2024. Length: 40 minutes.*

## **Military Lending Act (MLA)**

Describes key provisions of the Military Lending Act including who is covered, the types of consumer credit covered, the act's protections, including a cap on the cost of covered credit, and the main distinctions from the Servicemembers Civil Relief Act.

*New Version Released: July 12, 2024. Length: 30 minutes.*

## **Mortgage Compliance: Overview**

Provides a thorough overview of key requirements under Regulations Z (Truth in Lending Act) and X (Real Estate Settlement Procedures Act) as they apply to closed-end consumer mortgage loans throughout the loan life cycle. Learners will explore rules governing "loan originator" compensation, required disclosures, ability-to-repay evaluation requirements, the consumer borrower's right of rescission, closing and post-closing obligations.

*New Course Released: June 13, 2025. Length: 30 minutes.*

### **Mortgage Compliance: RESPA Section 8**

Delivers a comprehensive overview of RESPA Section 8, focusing on the prohibitions against referral fees and unearned fee splitting in mortgage transactions and the exceptions. The course explains the types of loans covered and the meaning of key definitions such as “settlement services.” Learners will explore real-world scenarios, hear about permissible and impermissible practices, and understand the consequences of non-compliance.

*New Course Released: June 13, 2025. Length: 30 minutes.*

### **Mortgage Compliance: TRID**

Offers a practical overview of the TILA-RESPA Integrated Disclosure (TRID) rule and is designed to help banking professionals understand the key requirements related to the required Loan Estimates and Closing Disclosures. The course explains the types of mortgage transactions covered, the timing and content of required disclosures, when required disclosures may be revised, how items in Loan Estimates are compared to those in Closing Disclosures, and the tolerances for any variations between those disclosures.

*New Version Released: June 13, 2025. Length: 30 minutes.*

### **Mortgage Servicing: Overview**

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

*Reviewed/Updated: January 2023. Length: 45 minutes.*

### **Mortgage Servicing: ARM Notices**

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

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

*Reviewed/Updated: January 2023. Length: 30 minutes.*

### **Mortgage Servicing: Early Intervention and Continuity of Contact**

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

*Reviewed/Updated: January 2023. Length: 30 minutes.*

### **Mortgage Servicing: Error Resolution**

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

Explores alternative compliance situations and additional servicer response requirements.

*Reviewed/Updated: January 2023. Length: 40 minutes.*

### **Mortgage Servicing: Escrow Accounts**

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

*Reviewed/Updated: January 2023. Length: 40 minutes.*

### **Mortgage Servicing: Force-Placed Insurance**

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

*Reviewed/Updated: January 2023. Length: 40 minutes.*

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

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

*Reviewed/Updated: January 2023. Length: 45 minutes.*

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

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

*Reviewed/Updated: January 2023. Length: 45 minutes.*

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

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

*Reviewed/Updated: January 2023. Length: 40 minutes.*

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

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

*Reviewed/Updated: January 2023. Length: 45 minutes.*

### **Non-Deposit Investment Products (NDIP), Sales of Insurance, and Anti-Tying Rules**

Explains the Interagency Consumer Protections in Sales of Insurance (ICP) rule and Interagency Guidance on the Sale of Non-Deposit Investment Products, which address the retail sale, solicitation, and advertising insurance products and non-deposit investment products to consumers. Explains bank requirements that help customers understand risks associated with non-FDIC insured investment products, including sales practices and disclosures, and includes a description of FDIC signage requirements so customers understand when bank products are not FDIC insured.

This course also covers bank anti-tying rules, the law against banks conditioning the availability or price of one product on the customer obtaining another product and important exceptions to this prohibition.

*New Course Released: January 24, 2025. Length: 20 minutes.*

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

This course explains how the Office of Foreign Assets Control's (OFAC) economic sanctions work and banks' responsibilities with regard to sanctions programs. It describes how banks screen to prevent bad actors from using the U.S. financial system and profiting from their bad acts, including what banks should do when they identify a potential match with someone on the OFAC sanctions list. The course also describes the essential components of a sanctions compliance program, what banks may tell customers about blocked funds and reporting, and recordkeeping requirements.

*New Version Released: October 22, 2024. Length: 20 minutes.*

## **Privacy: Overview of Laws**

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

*Reviewed/Updated: June 2023. Length: 25 minutes.*

## **Privacy of Consumer Financial Information (Reg P)**

Covers the GLBA Privacy Rule—Regulation P—which governs how financial institutions may share consumers' "nonpublic personal information." Learners will explore the types of information covered, the general prohibition against sharing information with non-affiliates unless the consumer has opted out of having that information shared, and exceptions to that prohibition. The course also explains consumers' rights to opt out of having that information shared with non-affiliates and the related notices giving bank staff the knowledge to support compliance and protect consumer privacy.

*New Version Released: June 13, 2025. Length: 30 minutes.*

## **Referral Rules for Non-Licensed Bank Employees**

Explains the rules and guidance surrounding the referral of business, including limits on amounts and types of referral compensation. Describes the Regulation R provisions that address referral compensation applicable to bank employees who refer customers to broker-dealers. Describes Regulation Z's Loan Originator Compensation rules that address the limited circumstances when a bank employee who is not a loan originator may make a referral.

(NOTE: This course does not cover referral and compensation rules under Section 8 of RESPA.)

*New Course Released: January 24, 2025. Length: 15 minutes.*

## **Reg B Overview**

This course provides an overview of purpose, applicability, and prohibitions against illegal discrimination of the Equal Credit Opportunity Act and Regulation B and explains how they apply throughout the credit cycle. This course explains the "prohibited bases" for denying or pricing credit, and how the regulation applies to various aspects of the lending process such as applications, information requests, application evaluations and notifications of about creditor actions.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## **Reg B 1071**

This course offers an overview of the demographic and other data banks must collect and report to the government related to small business loan applicants and borrowers under "§1071" provisions of Regulation B. It also reviews the firewall provisions that protect that information from inappropriate disclosure during the loan application review process.

*New Course Released: April 9, 2024. Length: 60 minutes.*



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

This course explains the Regulation B requirements that creditors provide applicants free copies of appraisals and other written valuations developed in connection with an application for a loan to be secured by a first lien on a dwelling. It also explains when and how lenders must notify consumer mortgage applicants of their right to receive copies of appraisals.

*New Version Released: January 15, 2024. Length: 25 minutes.*

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

This course explains when, under Regulation B, creditors may request and collect information about a loan applicant's characteristics, such as race, color, religion, national origin and sex, as well as the limitations on inquiries regarding marital status, spouse and source of income.

*New Version Released: January 15, 2024. Length: 13 minutes.*

## **Reg B Evaluating Applications**

This course focuses on the information Regulation B permits creditors to consider in evaluating credit applicants without illegally discriminating. It describes loan evaluation systems including judgment systems and credit scoring systems. It also reviews Regulation B limitations on requiring people other than the applicant to sign credit documents, requirements that creditors consider certain information, and limitations on actions creditors may take on open-end credit.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## **Reg B Notifications**

This course describes the Regulation B content and timing of notices lenders must provide when they approve or deny consumer and business credit applications, respond to credit applications with counteroffers, receive incomplete applications, make unfavorable changes to or close existing accounts and act on third party applications.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## **Reg CC Overview**

This course provides an overview of Regulation CC including its provisions related to when funds from deposits must be available to customers and required notices and disclosures. It also covers the Regulation CC provisions pertaining to the collection and return of checks and indorsement standards.

*Reviewed/Updated: June 2025. Length: 20 minutes.*

## **Reg CC Disclosures and Notifications**

In this course, students learn about Regulation CC disclosures designed to help bank customers understand when money from deposits is available for their use. The notices include those required at account opening, when a hold on a deposit is placed, at ATMs and in branches and others.

*Reviewed/Updated: June 2025. Length: 10 minutes.*

## **Reg CC Funds Availability and Exceptions**

This course explains when funds for deposit generally must be available based on the funds availability schedules and exceptions to those funds availability schedules.

*Reviewed/Updated: June 2025. Length: 20 minutes.*

## **Reg CC Indorsements**

This course provides an overview of the rules around indorsements, including those of Regulation CC. It describes the types of indorsements, standards for indorsement area placement, and how a properly indorsed check helps to expedite the check collection process.

*Reviewed/Updated: June 2025. Length: 10 minutes.*

## **Reg CC Subpart C**

This course covers Regulation CC Subpart C, which sets forth rules concerning collection and return of check including the requirement that checks be returned in an “expeditious manner.” It also describes the responsibilities of banks as a depository bank, a paying bank and a returning bank, including paying bank notification of nonpayment of large-dollar returns, check indorsement standards and more.

*Reviewed/Updated: June 2025. Length: 10 minutes.*

## **Reg E Overview**

This course covers the fundamentals of Regulation E that governs electronic fund transfers. It defines key terms, describes the disclosures required, explains error resolution and consumer liability for unauthorized transactions, explains rules pertaining to debit cards and ATM overdraft fees, and touches on the transactions and disclosure requirements of Regulation E’s foreign remittance provisions.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## **Reg E Consumer Liability**

This course explains Regulation E’s limitations on consumer liability for unauthorized electronic fund transfers and how they may vary depending on the timeliness of the consumer notifying the bank of an unauthorized transaction or a lost or stolen account access device.

*New Version Released: January 15, 2024. Length: 10 minutes.*

## **Reg E Consumer Remittances**

This course explores the remittance transfer rules of Regulation E. It explains the basic rights, liabilities and responsibilities of consumers who use remittance transfer services, and rights of banks that offer these services. It also describes the disclosure and timing requirements and the cancellation and error resolution procedures under this rule.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## **Reg E Disclosure Requirements**

This course describes Regulation E’s disclosure requirements including initial disclosures, changes in terms notices, periodic statements and the annual error resolution notices.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## **Reg E Error Resolution Requirements**

This course describes the Regulation E procedures financial institutions must follow after receiving notice from a consumer of an EFT error. It covers the time limits for investigations, provisional credit requirements and notice requirements after investigation and resolution of a claimed EFT error.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## **Reg E Gift Cards**

This course describes the Regulation E gift card provisions. It explores the consumer protections for gift cards and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on or with the card.

*New Version Released: January 15, 2024. Length: 10 minutes.*

## **Reg E Overdrafts**

This course describes the scope and timing requirements of the Regulation E overdraft provisions. It explains how the rule prohibits imposing a fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the bank's overdraft program and fees, and has consented to pay the fee.

*New Version Released: January 15, 2024. Length: 13 minutes.*

## **Reg E Preauthorized Transfers**

This course explains Regulation E's requirements for authorizing a preauthorized electronic fund transfer from a consumer's account. It also describes prohibitions on compulsory use of preauthorized transfers to pay loans and provisions related to consumer's right to stop payment of a preauthorized electronic fund transfer.

*New Version Released: January 15, 2024. Length: 13 minutes.*

## **Reg E Prepaid Accounts**

This course describes the Regulation E provisions that apply to prepaid accounts, including payroll cards, and the requirements to provide disclosures and periodic statements.

*New Version Released: January 15, 2024. Length: 15 minutes.*

## **Reg Z Overview**

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

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

## **Reg Z Adjustable Rate Mortgages**

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

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

## **Reg Z Advertising**

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

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

## **Reg Z Credit Cards**

Includes the key provisions of the CARD Act and how it protects consumers from unexpected interest charges.

Requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Reg Z Private Education Loans**

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

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

## **Reg Z Reverse Mortgages**

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

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

## **Reg Z Right of Rescission**

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

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

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

Although most of Regulation D's provisions no longer apply, this course explains the provisions that remain: Those applicable to certificates of deposit (time deposits) and negotiable orders of withdrawal (NOW) accounts. It also covers important Regulation D definitions (e.g., demand deposit accounts, savings accounts, time deposits and others) that are used in other regulations and contexts.

*New Version Released: October 22, 2024. Length: 15 minutes.*

## **Right to Financial Privacy Act: Federal Government Requests for Information**

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

*New Version Released: July 12, 2024. Length: 40 minutes.*

## **Robbery and Bank Security**

This course covers techniques to reduce robbery risk and mitigate harm to employees and customers. Explains actions employees should take before, during, and after a bank robbery occurs. Discusses tools for handling other threats such as bomb and kidnapping threats, active shooter incidents, kidnapping, and fire. Explains security routines and behaviors to help ensure individual employee physical safety, as well as the safety of coworkers and customers.

*New Version Released : January 24, 2025. Length: 20 minutes.*

## **S.A.F.E. Mortgage Licensing Act (Reg G)**

This course explains the purpose of the SAFE Act, which is to ensure that mortgage loan originators are reputable and have not been subject to disciplinary actions. It describes who is covered and must register with the Nationwide Multistate Licensing System and Registry. It discusses other requirements of the SAFE Act, including when mortgage loan originators must disclose their unique identifier and bank responsibilities, and related loan originator provisions of Regulation Z (Truth in Lending Act).

*New Version Released: October 22, 2024. Length: 20 minutes.*

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

Explains who is and who is not covered by the Servicemembers Civil Relief Act (SCRA) and the SCRA rights regarding interest rate caps on loans to servicemembers and their families, prohibitions against repossession of vehicle and other property, protections against foreclosures and other protections.

*New Version Released: July 2024. Length: 15 minutes.*

## **Sexual and Workplace Harassment**

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

*New Version Released: July 12, 2024. Length: 25 minutes.*

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

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

*Reviewed/Updated: July 12, 2024. Length: 40 minutes.*

## **Social Media for Marketers**

This course explains the opportunities and challenges, including regulatory risk, that banks face when using social media to advertise and promote their services and products.

*New Version Released: January 15, 2024. Length: 25 minutes.*

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

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

*Reviewed/Updated: July 12, 2024. Length: 25 minutes.*

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

This course explains the TCPA limits in making phone calls for marketing purposes, including prohibitions against using autodialers and prerecorded and artificial voices and requirements related to Do Not Call and Do Not Fax lists. It describes related exemptions and consent requirements.

*New Version Released: April 9, 2024. Length: 20 minutes.*

## **Truth in Lending for Marketers**

This course covers the Regulation Z provisions that apply to consumer credit advertisements. It explains how certain terms, like "interest rates", must be disclosed. The course also covers which terms, if included in an advertisement, trigger additional disclosures.

*New Version Released: January 15, 2024. Length: 20 minutes.*

## **Truth in Savings Act (Reg DD): Disclosures, Payment of Interest, and Overdrafts**

Provides an overview of the Regulation DD (Truth in Savings Act) disclosure requirements for deposit accounts including checking and savings accounts and CDs. Explains the timing and content requirements related to account opening, periodic statement, and change in terms disclosures. Explains how interest must be calculated and special disclosures related to overdrafts.

(Note- Regulation DD's advertising rules are covered in the Frontline course Truth in Savings for Marketers.)

*New Course Released: January 24, 2025. Length: 40 minutes.*

### **Truth in Savings Act (Reg DD): Disclosures, Payment of Interest, and Overdrafts**

Provides an overview of the Regulation DD (Truth in Savings Act) disclosure requirements for deposit accounts including checking and savings accounts and CDs. Explains the timing and content requirements related to account opening, periodic statement, and change in terms disclosures. Explains how interest must be calculated and special disclosures related to overdrafts. (Note- Regulation DD's advertising rules are covered in the Frontline course Truth in Savings for Marketers.)

*New Course Released: January 24, 2025. Length: 40 minutes.*

### **UDAAP for Marketers**

This course looks at how federal laws prohibiting unfair, deceptive and abusive acts and practices apply to bank marketing. This course will help bank marketing professionals develop advertisements and promote their banks' products and services without risking violations and causing consumer harm.

*New Version Released: January 15, 2024. Length: 45 minutes.*

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

This course describes the elements of unfair, deceptive, or abusive acts and practices (UDAAP) under federal laws. Explains how to promote compliance and best practices to avoid UDAAP claims. Also covers the Credit Practices Rule that prohibits certain practices and requires disclosures that must be provided to loan co-signers. (UDAAP advertising matters are covered in the Frontline course, UDAAP for Marketers.)

*New Version Released: January 24, 2025. Length: 20 minutes.*

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

Focuses on the federal law that generally prohibits any gambling business from knowingly accepting payments related to unlawful online gambling. Explains banks' role in preventing illegal online gambling including the account opening procedures banks may rely on to comply with the law.

*New Version Released: July 12, 2024. Length: 15 minutes.*



## Cybersecurity – Self-Paced Courses by SANS Institute

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### Security Awareness Suite

This suite is comprised of 14 learning modules that together provide each individual with the training needed to be compliant with overall security awareness standards.

- You are the Shield (1 minutes)
- Social Engineering (3 minutes)
- Malware (3 minutes)
- Email and Phishing (4 minutes)
- Browsing Safely (2 minutes)
- Social Networks (2 minutes)
- Mobile Devices (3 minutes)
- Passwords (4 minutes)
- Targeted Attacks (4 minutes)
- Data Security (5 minutes)
- Hacked (2 minutes)
- Working Remotely (3 minutes)
- Cloud Services (2 minutes)
- Conclusion Video (2 minutes)

*Member: \$55. Non-Member: \$75. Length: 40 minutes.*

### Security Awareness Interactive Games Suite

This suite provides you with the training needed to be compliant with overall security awareness standards using engaging, game-like activities that allow you to apply what you've learned and practice critical skills needed during actual threats.

- Email and Phishing – Interactive (10 minutes)
- Social Engineering – Interactive (6 minutes)
- Malware – Interactive (4 minutes)
- Browsing Safely – Interactive (3 minutes)
- Social Networks – Interactive (5 minutes)
- Mobile Devices – Interactive (4 minutes)
- Passwords – Interactive (6 minutes)
- Targeted Attacks – Interactive (6 minutes)
- Data Security – Interactive (5 minutes)
- Hacked – Interactive (5 minutes)

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

## CyberSecurity Compliance Suite

The twelve courses in this suite provide you with the critical information that need to know, and the guidelines you must follow, to be compliant with common security data security regulations.

- Data Security and Data Destruction (4 minutes)
- Help Desk (4 minutes)
- Payment Card Industry Data Security Standard (PCI DSS) (4 minutes)
- Health Information Portability and Accountability Act (HIPPA) (3 minutes)
- Personally Identifiable Information (PII) (3 minutes)
- Federal Tax Information (4 minutes)
- Foreign Corrupt Practices Act (FCPA) (4 minutes)
- EU General Data Protection Regulation (GDPR) (3 minutes)
- Gramm-Leach-Bliley Act (GLBA) (2 minutes)
- Red Flags Rule (4 minutes)
- Privacy (2 minutes)
- California Consumer Privacy Act (CCPA) (4 minutes)

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

## Security Awareness – Special Considerations Suite

Cybersecurity practices are not limited to the office but are something you need whether at home or abroad or in your private family life. This suite of mini-courses from SANS provides you with steps you need to take to protect yourself, your organization and your family online at all times.

- Working Remotely (3 minutes)
- Senior Leadership (5 minutes)
- International Travel (3 minutes)
- Ethics (3 minutes)
- Create a Cyber Secure Home (3 minutes)
- Protecting Your Kids Online (4 minutes)
- Third-Party Risk Management for Sr Leadership (5 minutes)
- Virtual Conferencing (3 minutes)
- Safe, Acceptable, and Effective Usage of Artificial Intelligence in the Workplace (6 minutes)
- Understanding Generative AI (5 minutes)

Member: \$55. Non-Member: \$75. Length: 40 minutes.

## Data Security IT Training Suite

Designed specifically for members of an IT staff, this suite of six courses from SANS provides you with the basic information you need to know to be an effective member of a cybersecurity management team in your organization.

- Encryption (2 minutes)
- Personally Identifiable Information (PII) (3 minutes)
- Physical Security (3 minutes)
- Insider Threat (3 minutes)
- Cloud Services (2 minutes)
- Privileged Access (4 minutes)
- IAM for Technical Staff (4 minutes)
- Infrastructure as a Service (5 minutes)
- Platform as a Service (7 minutes)
- Software as a Service (6 minutes)

Member: \$55. Non-Member: \$75. Length: 40 minutes.

## **AI Security Essentials for Business Leaders**

Unveil the prevalent risks, discover mitigation tactics, and gain insights into AI-related cybersecurity and policy development. Designed for AI adopters to decision-makers, this training ensures a comprehensive grasp of GenAI's transformative impact on both personal and professional realms. Embrace the AI evolution with confidence and competence.

*Member: \$289. Non-Member: \$389. Length: 1 hour 30 minutes.*

## **AI Security Essentials: Role Based Training**

Securely unlock the full potential of AI in your workplace with Workforce Risk Management Fundamentals for AI Training. Designed for employees across all roles—from Marketing and Sales to HR and Developers—the modules prepare your team to use AI technologies safely and effectively. Equip your staff with the essential knowledge and skills to navigate the complex landscape of AI, ensuring your company remains competitive and compliant in an AI-driven world.

*Member: \$20. Non-Member: \$30. Length: 1 hour 25 minutes.*

## **Business Banking and Commercial Lending – Certificates**

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### **ABA Certificate in Business and Commercial Lending**

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

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

#### **Option 1: Self-Paced**

You must complete the following courses.

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

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

#### **Option 2: Facilitated**

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

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

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

### **ABA Small Business Banker Certificate**

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

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

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

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

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### Analyzing Business Financial Statements and Tax Returns

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

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

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

### Analyzing Personal Financial Statements and Tax Returns

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

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

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

### Effective Commercial Loan Write-Ups

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

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

### Fundamentals of Small Business Banking Suite

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

- Small Business Basics
- Small Business Operating and Life Cycle

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

## **Growing Small Business Relationships Suite**

This suite of two courses, one exercise, and one toolkit focuses on best practices for identifying and acting on opportunities to service and grow your small business client relationships. Learn how to build solid partnerships by monitoring business and financial information and by conducting site visits.

Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately.

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

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

## **Introduction to Analyzing Financial Statements**

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

*Member: \$195. Non-Member: \$245. Length: 3 hours, 15 minutes.*

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

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

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

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

## **Personal Tax Return Analysis**

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

*Member: \$245. Non-Member: \$345. Length: 6 hours.*

## **Qualitative Analysis and Determining a Credit Risk Rating**

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

- The Commercial Lending Process and Initial Business Development Calls
- Credit Investigation and Assessing Industry, Market and Management Risk
- Loan Policies and Procedure, Including Credit Risk Rating
- Overview of Loan Packages Components and Annual Reviews

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

## **Relationship Sales for Small Business Clients Suite**

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

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

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

## **Sales Planning Suite**

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

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

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

## **Small Business Basics**

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

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

## **Small Business Operating and Life Cycle**

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

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



## Small Business Borrowing Suite

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

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

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

## Small Business Products Suite

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

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

*Member: \$135. Non-Member: \$180. Length: 20 minutes.*

## Treasury Management

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

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

## Understanding Business Borrowers Suite

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

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

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

## Business Banking & Commercial Lending – Facilitated Courses

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### Analyzing Financial Statements

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

*Course: Member: \$545. Non-Member: \$625. Length: 16 weeks.*

*Required Textbook: Analyzing Financial Statements, 8th Edition. Member: \$105. Non-Member: \$145.*

### Commercial Lending

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

*Member: \$545. Non-Member: \$675. Length: 12 weeks.*

*Required Textbook: Commercial Lending, 7th Edition. Member: \$105. Non-member: \$145*

### General Accounting

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

*Member: \$585. Non-Member: \$715. Length: 16 weeks.*

*Required Textbook: College Accounting, 13th Edition. Price: \$185.*

### Introduction to Agricultural Lending

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

*Member: \$575. Non-Member: \$695. Length: 8 weeks.*

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

### Legal Foundations in Banking

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

*Course: Member: \$675. Non-Member: \$815. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$135. Non-Member: \$165.*

## Professional Compliance – Certificates

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### ABA Certificate in BSA and AML Compliance

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

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

*Member: \$1,595. Non-Member: \$2,095. Length: 8 hours.*

### ABA Certificate in Compliance Essentials

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

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

*Member: \$1,995. Non-Member: \$2,595. Length: 12 hours, 30 minutes.*

## ABA Certificate in Compliance Management System (CMS)

Earn the ABA Certificate in Compliance Management System (CMS) with a series of 11 self-paced microlearning courses. These online courses are best suited for first and 1.5 line employees (those directly involved in day-to-day operations and their immediate supervisors). Regardless of skill level, this certificate program will help sharpen compliance skills, and provide the tools to build, manage, and optimize a strong CMS. Courses include:

- Overview of Compliance Management Systems
- Optimizing Resources and Training
- Establishing Governance and Reporting Awareness
- Independent Compliance Risk Assessment
- Proactive Monitoring and Testing
- Navigating Regulatory Change
- Managing Enterprise Change
- Timely Complaint Resolution
- Developing Effective Policies and Procedures
- Third-Party Risks Impacting Compliance
- Proactive Issues Management

*Member: \$695. Non-Member: \$995. Length: 2 hours, 10 minutes.*

## ABA Certificate in Deposit Compliance

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

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

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

## ABA Certificate in Fraud Prevention

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

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

*Member: \$795. Non-Member: \$1,095. Length: 3 hours, 25 minutes.*

## **ABA Certificate in Lending Compliance Core Concepts**

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

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

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

## **ABA Certificate in Mortgage Lending Compliance**

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

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

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

## Professional Compliance – Self-Paced Courses

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### Bank Bribery Act for Compliance Professionals

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

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

### Bank Protection Act for Compliance Professionals

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

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

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

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

*Member: \$275. Non-Member: \$375. Length: 1 hour, 20 minutes.*

### CAN-SPAM Act for Compliance Professionals

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

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

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

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

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

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

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

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

## **CAFP Exam Online Prep**

Confidently and efficiently prepare to pass the exam for the Certified AML and Fraud Professional (CAFP) designation designed exclusively for financial crimes professionals.

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

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

## **CRCM Exam Online Prep**

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

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

## **Credit Card Regulations for Compliance Professionals**

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

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

## **Digital Compliance for Compliance Professionals**

Digital Compliance for Compliance Professionals discusses some of the fundamental issues of compliance in the age of online banking, mobile banking, and electronic signatures. This course will assist you in thinking through how to apply the various regulatory requirements when engaging with customers and employees in the digital world.

*Member: \$275. Non-Member: \$375. Length: 55 minutes.*

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

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

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

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

This course provides a common framework for developing and maintaining an effective compliance program.

*Member: \$275. Non-Member: \$375. Length: 55 minutes.*



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

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

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

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

This course covers what Reg CC is and how it affects your customers and your institution. The course also covers basic disclosure requirements and how and when you can place a hold. The course also includes Check 21 and remotely created checks.

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

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

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

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

### **Fair Debt Collection Practices Act for Compliance Professionals**

This course will help compliance officers understand and demonstrate knowledge of the consumer protections and debt collector responsibilities covered by the Fair Debt Collection Practices Act (FDCPA) and its implementing regulation, Regulation F.

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

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

This course helps prepare you to comply with the federal Fair Housing Act (FHA). FHA is one of several civil rights laws enacted to ensure equal opportunity in housing and erase existing patterns of residential racial segregation.

Discrimination in housing not only limits choice of housing, but it can be painful, degrading, and costly for individuals and families.

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

### **FDIC Coverage for Compliance Professionals**

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

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

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

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

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

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

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

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

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

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

*Member: \$275. Non-Member: \$375. Length: 1 hours 15 minutes.*

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

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

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

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

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

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

## **Military Lending Act for Compliance Professionals**

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

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

## **Navigating Laws, Rules, and Regulations Compliance Professionals**

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

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

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

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

*Member: \$275. Non-Member: \$375. Length: 55 minutes.*

## **Privacy/Information Sharing for Compliance Professionals**

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

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

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

This course reviews the requirements of the Real Estate Settlement Procedures Act (RESPA), including the disclosure requirements and the anti-kickback provisions, loan servicing standards, and escrow account management.

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

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

Regulation Z (Reg Z), which implements the federal Truth in Lending Act (TILA), requires creditors to conduct an Ability to Repay (ATR) analysis for certain types of closed-end mortgage loans. Evaluating a consumer's ATR is complicated and can result in significant liability to the creditor if performed incorrectly. Therefore, Reg Z also gives lenders certain protections from such liability when making any one of several categories of Qualified Mortgages (QMs).

In this course, you will learn about the ATR analysis requirements, including exemptions and underwriting requirements. In particular, you will learn about the exemption from ATR requirements when refinancing a nonstandard mortgage to a standard mortgage. You will also learn about the QM protections, including criteria the loan must meet, the two types of QMs and the legal protection each offers, exceptions for small institutions and small creditors, and the seasoned QM provision that means that some loans that were ineligible to be QMs when originated may later qualify for QM status.

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

## **Reg Z Closed-End Credit for Compliance Professionals**

This course covers the Regulation Z closed-end credit provisions that apply to mortgage transactions, including adjustable-rate mortgages (ARMs), higher-priced mortgage loans (HPMLs), and high-cost mortgage (Section 32) loans and lines of credit. Learn the specific right of rescission established by the regulation for mortgage credit transactions, as well as important provisions related to many other aspects of these transactions such as: mortgage loan advertising, loan originator compensation, pre-closing homeownership counseling, valuation independence, restrictions on prepayment penalties and prohibition against mandatory arbitration. Requirements for escrow account cancellation and servicing of closed-end mortgage credit are also explained.

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

## **Reg Z Foundations and Closed-End Non-Mortgage Credit for Compliance Professionals**

This course helps compliance professionals develop a strong understanding of financial institution compliance with the Truth in Lending Act (TILA) and Regulation Z particularly as it relates to closed-end non-mortgage credit. Along with learning which types of loans and lines of credit are covered or exempted from the regulation, the course details the proper and timely disclosure elements for covered loans, including specific information such as: finance charges, annual percentage rate, pre-paid finance charges and related exceptions. The course also covers special provisions for loans secured by real estate and disclosure requirements for refinancing. In addition, the course addresses Regulation Z requirements for advertising closed-end credit.

*Member: \$275. Non-Member: \$375. Length: 1 hour, 15 minutes.*

## **Reg Z Open-End Credit for Compliance Professionals**

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

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

## **Reg Z TILA RESPA Integrated Disclosures (TRID) for Compliance Professionals**

This course explains the specialized TILA-RESPA Integrated Disclosure rules related to the terms and costs, along with important timing requirements and other restrictions, for certain consumer-purpose mortgage loans. The course clarifies the types of loans that are covered by TRID, as well as the specific requirements for a TRID loan application, and explains the rules that drive information disclosure prior to the creditor providing the loan estimate. Also, the course describes the proper use, delivery to the borrower and revision of the closing disclosure when a loan is consummated.

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

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

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

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

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

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

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

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

This course provides an overview of the Servicemembers Civil Relief Act (SCRA) and other key legislations which have had an effect on the SCRA. The SCRA and its related legislations define the rights and obligations afforded to servicemembers and their dependents.

The course provides valuable information about the responsibilities of the financial institution to comply with the provisions of the SCRA and related acts in order to protect servicemembers from certain disadvantages while they are serving the country. While the SCRA applies to different types of organizations, the focus in this course will be on the sections directly impacting banks.

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

### **Title III of the Americans with Disabilities Act for Compliance Professionals**

Title III of the Americans with Disabilities Act involves accessibility in places of public accommodation, including banks. This course will show compliance officers how your bank can effectively address accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled or the bank builds a new facility.

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

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

This course introduces Reg DD and the Truth in Savings Act (TISA), which govern a financial institution's presentation of deposit accounts to consumers.

The regulation covers everything from marketing a deposit account to disclosures when accounts are opened or changed—the entire life cycle of the account.

Disclosures include fees for deposit accounts, interest rates, annual percentage yields, and other account terms that are required by the regulation.

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

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

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

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

## Professional Compliance – Facilitated Courses

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### Managing Interest Rate Risk

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

*Course: Member: \$795. Non-Member: \$995. Length: 8 weeks.*

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

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

## Executive Education - Certificates

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### ABA Certificate in Bank Financial Management

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

Facilitated Online:

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

Self-Paced Online:

- Ethical Issues for Bankers

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

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

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

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

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

Learn how to create strategic leadership and vision and identify your most valuable customers and leverage their strategic value.

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

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

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



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

Learn how to create strategic leadership and vision while strategically identifying your most valuable customers and maximizing their value.

To help you advance, ABA has partnered with the prestigious University of Pennsylvania's Wharton School for a premier leadership training program with a cohort of like-minded bankers from across the country.

The content is delivered through short, asynchronous video lectures plus a shared online chat room facilitated by two bank leaders. The facilitators will guide interactive discussions throughout your learning.

At the program's completion, you will earn an industry-recognized certificate while also making career-long connections in banking.

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

*Member: \$1,695. Non-Member: \$2,195. Length: 16-24 hours.*

## **Executive Education – Self-Paced Courses**

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### **ABA-Wharton Competitive and Corporate Strategy Curriculum**

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

*Member: \$925. Non-Member: \$1,175. Length: 8-12 hours.*

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

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

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

*Member: \$925. Non-Member: \$1,175. Length: 8-12 hours.*

### **ABA-Wharton Managing and Motivating Talent**

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

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

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

*Member: \$925. Non-Member: \$1,175. Length: 8-12 hours.*

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

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

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

*Member: \$925. Non-Member: \$1,175. Length: 8-12 hours.*

## **Emerging Leaders: Developing a Personal Value Proposition**

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

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

## **Emerging Leaders: Emotional Intelligence**

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

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

## **Emerging Leaders: Mastering the Art of Inquiry**

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

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

## **Ethical Issues for Bankers**

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

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

## Executive Education – Facilitated Courses

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### Analyzing Bank Performance

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

*Course: Member: \$775. Non-Member: \$975. Length: 7 weeks.*

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

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

### Managing Funding, Liquidity and Capital

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

*Course: Member: \$795. Non-Member: \$995. Length: 5 weeks.*

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

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

### Managing Interest Rate Risk

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

*Course: Member: \$795. Non-Member: \$995. Length: 8 weeks.*

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

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

### Managing the Bank's Investment Portfolio

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

*Course: Member: \$795. Non-Member: \$995. Length: 5 weeks.*

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

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

## **Mortgage Lending – Certificate**

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### **ABA Residential Mortgage Lender Certificate**

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

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

*Member: \$775. Non-Member: \$985. Length: 22 hours.*

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

## **Mortgage Lending – Self-Paced Courses**

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### **Effective Referrals Suite**

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

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

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

### **Ethical Issues for Bankers**

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

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

### **Personal Tax Return Analysis**

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

*Member: \$245. Non-Member: \$345. Length: 6 hours.*

## Mortgage Lending – Self-Paced Courses by AllRegs

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### Appraisal Procedures

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

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

### Basics of Mortgage Processing

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

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

### Determining Your Role in Fraud Prevention

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

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

### Discovering FHA Programs

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

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

### Fundamentals of Mortgage Lending

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

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

### Explaining Loan Modifications

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

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

### Mitigating Potential Fraud in Your Organization



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

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

### **Mortgage Customer Counseling and Prequalification**

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

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

### **Preparing the Closing Disclosure**

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

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

### **Preparing the Loan Estimate**

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

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

### **Processing and Underwriting Credit**

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

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

### **Processing Income and Assets**

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

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

### **Reviewing the Uniform Residential Appraisal Report**

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

*Member: \$105. Non-Member: \$143. Length: 27 minutes.*

## Mortgage Lending – Facilitated Courses

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### Legal Foundations in Banking

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

*Course: Member: \$675. Non-Member: \$815. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$135. Non-Member: \$165.*

## Retail Banking – Certificates

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### ABA Bank Teller Certificate

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

Courses include:

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

*Member: \$695. Non-Member: \$995. Length: 8 hours, 12 minutes.*

### ABA Branch Manager Certificate

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

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

*Member: \$1,295. Non-Member: \$1,595. Length: 10 hours, 50 minutes.*

## ABA Certificate in Bank Financial Management

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

### Facilitated Online:

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

### Self-Paced Online:

- Ethical Issues for Bankers

## ABA Certificate in General Banking

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

### Facilitated Online:

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

### Self-Paced Online:

- Ethical Issues for Bankers

## ABA Customer Service Representative Certificate

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

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Understanding Business Bank Products Suite (4 courses)
- Understanding Consumer Bank Products Suite (5 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

*Member: \$795. Non-Member: \$995. Length: 5 hours 20 minutes.*

## ABA Foundational Certificate in Bank Marketing

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

Facilitated Online:

- Marketing in Banking
- Marketing Planning
- Marketing Management

Self-Paced Online:

- Unfair, Deceptive, Or Abusive Acts or Practices (UDAAP)
- Marketing in a Digital World: Digital Campaigns
  - Search Engine Optimization
  - Build Your Campaign
  - Find Your Audience

## ABA Personal Banker Certificate

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

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Fundamentals of Small Business Banking Suite (2 courses)
- Introduction to Analyzing Financial Statements
- Making the Client Call Suite (3 courses + 1 exercise)
- Managing Time at Work
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Understanding Business Bank Products Suite (4 courses)
- Understanding Consumer Bank Products Suite (5 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

*Member: \$795. Non-Member: \$995. Length: 11 hours 7 minutes.*

## ABA Supervisor/Team Leader Certificate

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

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

*Member: \$895. Non-Member: \$1,095. Length: 7 hours 5 minutes.*



## ABA Universal Banker Certificate

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

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

*Member: \$795. Non-Member: \$995. Length: 5 hours*

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

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### **Marketing in a Digital World: Digital Campaigns**

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

- Build Your Campaign
- Find Your Audience
- Search Engine Optimization

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

### **Build Your Campaign**

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

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

### **Find Your Audience**

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

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

### **Search Engine Optimization**

Search engine optimization (SEO) is a critical way to make your bank more visible to people seeking what you have to offer. Learn about the factors that affect search results and identify best practices that can help you and your bank right away.

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

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

### Banking Basics Suite

Updated with a more interactive learning experience, this suite of 12 courses is a comprehensive introduction to the banking industry. Immerse yourself in a modernized learning environment with a refreshed user interface, new graphics and enhanced interaction through narration. Ideal for those new to banking, this suite provides a deeper understanding of the changing financial services sector and the vital role that banks play in the economy. Concise, impactful lessons can be applied on the job immediately. A GO Huddle resource is included with the purchase of this suite for each course.

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

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

### Bank Marketing: Building Customer Relationships

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

- Bank Marketing: Building Customer Relationships
- Go Huddle: Bank Payment Systems and Technology

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

### Bank Payment Systems and Technology

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

- Bank Payment Systems and Technology
- Go Huddle: Bank Payment Systems and Technology

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

### Bank Sales and Service: Expanding Customer Relationships

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

- Bank Sales and Service: Expanding Customer Relationships
- Go Huddle: Bank Sales and Service: Expanding Customer Relationships

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

## **Banks and the Deposit Function**

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

- Banks and the Deposit Function
- Go Huddle: Banks and the Deposit Function

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

## **Banks and the Economy**

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

- Banks and the Economy
- Go Huddle: Banks and Economy

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

## **Banks and Personal Wealth Management**

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

- Banks and Personal Wealth Management
- Go Huddle: Banks and Personal Wealth Management

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

## **Banks as a Business**

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

- Banks as a Business
- Go Huddle: Banks as a Business

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

## **Business and International Banking Services**

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

- Business and International Banking Services
- Go Huddle: Business and International Banking Services

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

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

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

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

## Community Bank Suite – Management Skills

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

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

## Community Bank suite – Onboarding Basics

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

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

## Community Bank Suite – Sales Skills

This suite of courses includes lessons on relationship building and sales planning, with topics including client portfolio management, creating sales portfolios, relationship sales and consultative selling.

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

## Ethical Issues for Bankers

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

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

## Introduction to Banking

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

- Introduction to Banking
- Go Huddle: Introduction to Banking

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

## Lending as a Cornerstone of Banking

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

- Lending as a Cornerstone of Banking
- Go Huddle: Lending as a Cornerstone of Banking

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

## Robbery and Bank Security

Covers techniques to reduce robbery risk and mitigate harm to employees and customers. Explains actions employees should take before, during, and after a bank robbery occurs. Discusses tools for handling other threats such as bomb and kidnapping threats, active shooter incidents, kidnapping, and fire. Explains security routines and behaviors to help ensure individual employee physical safety, as well as the safety of coworkers and customers.

- Robbery and Bank Security
- Go Huddle: Robbery and Bank Security

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

## Safeguarding Bank Assets and the Nation

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

- Safeguarding Bank Assets and the Nation
- Go Huddle: Safeguarding Bank Assets and the Nation

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

## Safeguarding the Customer and the Bank

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

- Bank Marketing: Building Customer Relationships
- Go Huddle: Safeguarding the Customer and the Bank

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

## Teller Basics: Upskilling for a Digital World

Updated with a more interactive learning experience, this suite of six courses\* — perfect for onboarding — teaches critical customer service and technical skills, from handling checks and cash to processing deposits and withdrawals, plus more. Immerse yourself in a modernized learning environment with a refreshed user interface, new graphics and enhanced interaction through narration. Learn the evolving role of tellers in today's banks, as well as safety and security procedures. A GO Huddle resource is included with the purchase of this suite for each course.

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

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

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

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### **Authentic Leadership**

Provides ways for leaders to improve authentic leadership traits that help them become effective influencers at multiple levels of an organization, with a focus on trustworthiness. Describes how to be an authentic leader by being genuine, ethical, self-aware, open with others and collaborative. Explains how leaders can cultivate the traits to encourage employee engagement and inspire individuals and teams to perform better, which collectively contributes to better organizational results.

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

### **Building Collaborative Teams**

Introduces strategies for transforming groups of talented individuals into collaborative teams by instilling a strong sense of commitment. Explores the importance of defining the shared objective, each person's contribution and clear expectations for the team. Teaches leaders to discover ways to build success in cooperative situations and ensure teams can make important decisions and work together to achieve results.

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

### **Coaching**

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

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

### **Communicating Vision**

Covers the components that engages leaders to be able to create a clear vision of future. Explains how to communicate the purpose of the journey, the desired goal, and the steps to take to achieve the vision. Describes how leaders can effectively convey a vision statement to motivate teams or workgroups.

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

### **Corrective Action**

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

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

### **Effective Meetings**

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

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

### **Employee Recognition**

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

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



## **Employment Law**

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

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

## **Empowerment**

Covers the elements of empowerment that leaders use to increase employee autonomy and confidence, unleashing their capabilities and personal growth. Stresses the value of investing in individuals by offering encouragement, having open communication and allowing them to work on their own. Teaches leaders to practice consistent use of empowerment with employees that provides the organization with increased creativity, innovation and breakthrough ideas.

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

## **Interviewing**

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

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

## **Leadership in Action Suite**

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

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

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

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

## **Management Essentials Suite**

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

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

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

## **Managing Change**

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

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

## **Managing Performance**

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

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

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

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

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

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

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### Fundamentals of Small Business Banking Suite

This suite of two courses explores the small business client characteristics, expectations, and business operations to develop and sustain successful small business relationships. Completing this suite helps to emphasize the types, elements, and characteristics of the legal structures and business types to understand the clients' business and industry. This suite explains the steps in each type of operating cycle and the stages of the life cycle of a business.

Courses include:

- Small Business Basics
- Small Business Operating and Life Cycle

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

### Introduction to Analyzing Financial Statements

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

*Member: \$195. Non-Member: \$245. Length: 3 hours 15 minutes.*

### Personal Tax Return Analysis

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

*Member: \$245. Non-Member: \$345. Length: 6 hours.*

### Small Business Basics

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

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

### Small Business Borrowing Suite

This suite of two courses, two exercises and two toolkits explores the unique characteristics of the small business market that make it an attractive source of potential business for your bank. Develop an understanding of the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand small business clients' credit needs.

Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately.

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

### Small Business Operating and Life Cycle

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

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

## Small Business Products Suite

This suite of three courses, one exercise, and one toolkit deepens your product and market knowledge so you can better match products with your clients' needs. Explore the features and benefits of credit products, retirement products, and treasury management products.

Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.

- Presenting Credit Products
- Presenting Retirement Products
- Presenting Treasury Management Products
- Knowing Your Small Business Products – Apply What You've Learned
- Small Business Products – Learner Toolkit

*Member: \$135. Non-Member: \$180. Length: 2 hours.*

## Understanding Business Bank Products Suite

These four courses outline the distinguishing factors of business credit products used to finance durable equipment and real estate, including: treasury management products, cash management and access services, retirement and investment, and international banking services. A GO Huddle resource is included with the purchase of this suite.

- Retirement, Investment, and International Solutions [CC] only, v2
- Cash Management Essentials [CC] only, v2
- Financing Business Growth [CC] only, v2
- Treasury Management [CC] and core (available for individual sale) , v2
- Understanding Business Bank Products Assessment (NEW)
- GO Huddle: Understanding Business Bank Products (NEW)

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

## Understanding Consumer Bank Products Suite

These five courses help bankers understand and offer deposit and credit products suited to the customer's need. Learn the distinguishing factors of retirement, investment and insurance products, including estate planning and settlement services. Offers the details of digital products, PFM tools and more. A GO Huddle resource is included with the purchase of this suite.

- Understanding Your Customer
- Consumer Deposit Products
- Consumer Credit Products
- Consumer Retirement Accounts, Investments, and Insurance Products
- Trust Products and Services
- Understanding Business Bank Products Assessment
- Go Huddle: Understanding Consumer Bank Products

*Member: \$175. Non-Member: \$225. Length: 1 hour 5 minutes*

## **Retail Banking – Self-Paced Courses – Sales Skills**

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### **Coaching to Support the Sales Process Suite**

This suite of three courses and one exercise module\* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

- Preparing to Coach
- Managing Sales Performance
- Providing Ongoing Support
- Coaching to Support the Sales Process – Apply What You've Learned
- Toolkit

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

### **CFMP Exam Online Prep**

The exam prep you need to earn the Certified Financial Marketing Professional (CFMP) designation and demonstrate your bank marketing mastery has never been more convenient and efficient.

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

*Member: \$895. Non-Member: 1,045. Length: NA.*

### **Effective Referrals Suite**

This suite of two courses and one exercise module explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately. Courses include:

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

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

## Essential Selling Skills Bundle

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately. NEW - Reinforce key sales and services skills with complementary downloadable toolkits. Courses include:

- Effective Referrals Suite
- Making the client Call Suite
- Overcoming Objections Suite
- Relationship Sales Suite
- Sales Planning Suite

*Member: \$195. Non-Member: \$275. Length: 1 hour 30 minutes.*

## Event Networking

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

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

## Growing Small Business Relationships Suite

This suite of two courses, one exercise, and one toolkit focuses on best practices for identifying and acting on opportunities to service and grow your small business client relationships. Learn how to build solid partnerships by monitoring business and financial information and by conducting site visits.

Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately.

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

*Member: \$95. Non-Member: \$130. Length: 50 minutes.*

## Making the Client Call Suite

This suite of three courses and one exercise module\* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Calling on clients
- Identifying Client Needs
- Presenting Solutions that Match Client Needs
- Making the Client Call – Apply What You’ve Learned
- Toolkit

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

## **Overcoming Objections**

This suite of three courses and one exercise module\* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Handling Client Questions
- Responding to Client Objections
- Closing and Following Up
- Overcoming Objections – Apply What You've Learned
- Toolkit

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

## **Referring Insurance and Annuity Clients**

Covers the effective referral model and explains how to refer clients who might benefit from various insurance and annuity products to a licensed representative, and your responsibilities as an unlicensed employee. Introduces the features and benefits of insurance and annuity products, including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance.

*Member: \$95. Non-Member: \$130. Length: 1 hour 25 minutes.*

## **Referring Investment Clients**

Provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. Explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

*Member: \$95. Non-Member: \$130. Length: 35 minutes.*

## **Referring Trust Clients**

This course examines the elements of a trust and the primary reasons why clients want or need a trust. This course describes the benefits of trust accounts to identify needs and refer clients to a qualified trust expert by using the effective referral model.

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

## **Relationship Sales for Small Business Clients Suite**

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

*Member: \$135. Non-Member: \$180. Length: 1 hour 25 minutes.*

## Relationship Sales Suite

This suite of two courses and one exercise module\* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Relationship Sales Process
- Consultative Selling
- Relationship Sales – Apply What You've Learned
- Toolkit

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

## Sales Planning Suite

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

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

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

## Why Quality Customer Service Matters Suite

This suite of five courses and one exercise module\* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately. A GO Huddle resource is included with the purchase of this suite.

- The Impact of Knowledge
- Optimizing In-Person and Video-Enabled Interactions
- Conflict Resolution Principles
- Why Quality Customer Service Matters Assessment
- GO Huddle: Why Quality Customer Service Matters

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



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

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### Communication Basics Suite

This suite of three courses\* explores the primary elements of effective communications, key in delivering good customer service. Completing this suite provides tips for becoming an active listener, developing effective questioning, and understanding body language. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Becoming a Better Listener
- Communicating Effectively
- The Importance of Body Language

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

### Digital Support Channels

Digital Support Channels is designed to assist banking professionals in applying communication channel-specific, customer-centric service techniques to digital customer encounters, with emphasis on applied conflict resolution techniques in social media and chat support.

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

### Digital Support Channels Suite

Digital Support Channels is designed to assist banking professionals in applying communication channel-specific, customer-centric service techniques to digital customer encounters, with emphasis on applied conflict resolution techniques in social media and chat support. A GO Huddle resource is included with the purchase of this suite.

- Digital Support Channels
- GO Huddle: Digital Support Channels

*Member: \$95. Non-Member: \$130. Length: 50 mins.*

### Essentials of Workplace Conduct

Explores the four principles that guide appropriate actions to take in unfamiliar situations. Explains how appearance can have a great impact on how others perceive you, and addresses etiquette factors in the work environment and in offsite work situations.

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

### Managing Time at Work

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

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

### Online Communication Suite

This suite of two courses\* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately.

Courses include:

- Effective Social Media communication
- Social Media Etiquette

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

## Presentation Skills Suite

This suite of four courses\* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Crafting Your Message
- Delivering Your Message
- Getting Started
- Presenting Virtually

*Member: \$95. Non-Member: \$130. Length: 50 minutes.*

## Professionalism and Empathy

In this course you'll learn about professionalism and empathy and how they play in direct correlation when we are communicating, talking, and interacting with our customers.

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

## Professionalism and Empathy Suite

In this course you'll learn about professionalism and empathy and how they play in direct correlation when we are communicating, talking, and interacting with our customers. A GO Huddle resource is included with the purchase of this suite.

- Professionalism and Empathy
- GO Huddle: Professionalism and Empathy

*Member: \$95. Non-Member: \$130. Length: 50 minutes.*

## Sexual and Workplace Harassment

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

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

## The Power Network Habit – by Mindset Digital

Relationships drive business. And today more than ever, digital platforms like LinkedIn are the source of so many business connections. Power up your network, increase your influence, and optimize your LinkedIn presence with this high-performance coaching program. Short videos offer step-by-step techniques to raise visibility with clients and build stronger business leads—in only two hours.

Produced in partnership with Mindset Digital, the Power Network Habit includes five super-charged micro lessons and reference materials to help you apply what you've learned.

*Member: \$249. Non-Member: \$399. Length: 2 hours.*

## The SOS Habit – by Mindset Digital

Learn "The SOS Habit," a technique that can help you write clear and effective emails. Capture your audience's attention with short, organized and skimmable emails that save your time and get faster responses. This self-paced course, produced in partnership with Mindset Digital, includes four super-charged micro-lessons and "best-practices" tip sheets to help you apply what you've learned.

*Member: \$99. Non-Member: \$149. Length: 45 minutes.*

## Verbal Communication Suite

This suite of three courses\* explores tactics for creating memorable customer interactions, from initial greeting to conclusion, whether in-person or over the phone. Completing this suite provides best practices to create positive customer service experiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Conversation
- Greetings and Introductions
- Handling Customer Concerns

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

## Written Communication Suite

This suite of three courses\* explores keys to crafting effective written communications, helpful for delivering good customer service and for building workplace relationships. Completing this suite provides tips for writing clearly for different audiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Clarity in Writing
- Effective Email Communication
- Writing for Your Audience

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

## Retail Banking – Facilitated Courses

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### Banking Fundamentals

Banking Fundamentals includes three 4-week courses that combine the principles of the banking industry with real-world application. Ideal for emerging bankers, or bankers seeking to gain an understanding of the changing world of financial services. It is an online, paperless, series of courses the combines peer collaboration with instructor guidance. Courses must be purchased individually.

- Bank Lines of Business
- The Banking Industry
- Building Customer Relationships

### Bank Lines of Business

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers' financial service needs.

*Member: \$255. Non-Member: \$345. Length: 4 weeks.*

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

### Building Customer Relationships

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills so essential to successful banking careers.

*Member: \$255. Non-Member: \$345. Length: 4 weeks.*

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

### Consumer Lending

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application.

*Member: \$485. Non-Member: \$625. Length: 16 weeks.*

*Required Textbook: Consumer Lending, 7th Edition. Member: \$105. Non-Member: \$145*

### General Accounting

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

*Member: \$585. Non-Member: \$715. Length: 16 weeks.*

*Required Textbook: College Accounting, 13th Edition. Price: \$185.*

## **Legal Foundations in Banking**

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

*Course: Member: \$675. Non-Member: \$815. Length: 10 weeks.*

*Required Textbook: Legal Foundations in Banking. Member: \$135. Non-Member: \$165.*

## **Marketing in Banking**

This four-week long, entry-level course builds a strong foundation for grasping bank marketing functions. Dive into the core responsibilities of bank marketing, examine how marketing may be structured, know the regulations affecting bank marketing activities, and discover how to assess financial performance.

*Member: \$375. Non-Member: \$475. Length: 4 weeks.*

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

## **Marketing Management**

Establish a working knowledge of marketing management. Examine best practices for managing public relations and digital marketing campaigns, as well as ongoing brand management. Learn how to prioritize projects, assess performance, and balance resources. Explore ways to deliver strong return on investment (ROI).

*Member: \$375. Non-Member: \$475. Length: 4 weeks.*

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

## **Marketing Planning**

This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.

*Member: \$375. Non-Member: \$475. Length: 4 weeks.*

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

## **The Banking Industry**

The Banking Industry is an essential introduction to the business of banking. The course covers the evolution of banking since the 2008 financial crisis, the role of banks in the U.S. economy and the environment in which banks operate and compete. It provides a look into various banking career tracks to inspire and prepare and motivate new bankers and covers innovations in financial products.

*Member: \$255. Non-Member: \$345. Length: 4 weeks.*

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

## Risk Management – Certificates

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### Certificate in BSA and AML Compliance

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

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

*Member: \$1,595. Non-Member: \$2,095. Length: 8 hours*

### Certificate in Financial and Credit Risk Management

This certificate includes seven courses covering the foundational aspects of financial and credit risk management. The financial risk courses provide principle lessons for understanding and managing interest rate and liquidity risks. The credit risk courses teach core methods for identifying, measuring, monitoring, and controlling risk levels within retail, commercial and agricultural lending, as well as addressing other sources of credit risk.

- Financial Risk Management: Interest Rate Risk
- Financial Risk Management: Liquidity Risk
- Introduction to Credit Risk Management
- Credit Risk Management: Managing, Monitoring, and Measuring
- Credit Risk Management: Retail Lending
- Credit Risk Management: Commercial and Agricultural Lending
- Credit Risk Management: Other Sources of Credit Risk

*Member: \$1,295. Non-Member: \$1,795. Length: 3 hours, 25 minutes.*

### Certificate in Fraud Prevention

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

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

*Member: \$795. Non-Member: \$1,095. Length: 5 hours, 20 minutes.*

## **Certificate in Operational Risk Management**

Banks are continuously improving their approach to manage key operational risks such as cyber attacks, fraud losses, third-party service providers and model risk. Address training needs across the bank's three lines of defense and maintain a strong operational risk management program. Understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk. Courses include:

- Elements of an Operational Risk Management Program
- Cybersecurity Management
- Fraud and Criminal Threats
- Incident Management and Resilience
- Operational Risk Model Management
- Oversight and Management of Operational Risk
- Payments and Settlements
- Physical Security
- Regulatory Exam Management
- Risk Control and Self Assessment
- Vendor Risk Management

*Member: \$1,595. Non-Member: \$2,095. Length: 10 hours.*

## **Certificate in Risk Management Frameworks**

New in risk management training, this certificate includes nine courses covering the entire risk management lifecycle. Each course walks through a critical process in sufficient detail for a targeted, yet integrated view of risk management activities vital to an institution, such as establishing an effective governance process followed by risk identification, measurement, evaluation, monitoring, controls and reporting.

- Introduction to Enterprise Risk Management
- Board and Senior Management Oversight
- Risk Policies, Procedures, and Limits
- Enterprise Risk Management Reporting
- Risk Management Control Framework
- Risk Identification
- Risk Measurement and Evaluation
- Risk Mitigation
- Risk Monitoring

*Member: \$1,395. Non-Member: \$1,895. Length: 6 hours 30 minutes.*

## Risk Management – Self-Paced Courses – Bank Risk Management

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### CERP Exam Online Prep

Risk management professionals can now confidently and efficiently prepare to pass the Certified Enterprise Risk Professional (CERP) exam.

This online training is tailored to the same knowledge domains and job tasks on the exam, including the topics of credit, financial and non-financial risks. You'll prepare with the help of audio and video lessons, readings, an online discussion board, access to a virtual instructor and practice tests. Self-assessment tools and confidence meters provide individual feedback to help you concentrate your study time where you need it most. The countdown meter also helps keep you on track as you progress toward your exam date. All lessons can be completed at your own pace.

*Member: \$895. Non-Member: \$1,045. Length: NA.*

### Credit Risk Management: Commercial and Agricultural Lending

Explores the distinct product characteristics and risk factors that affect performance and prudent credit risk management processes and practices. Identifies ways to manage and control risk levels and exposures.

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

### Credit Risk Management: Managing, Monitoring, and Measuring

Explores the risk management processes that help identify, measure, monitor and control risk levels and exposure, at both an individual loan level and within the portfolio.

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

### Credit Risk Management: Other Sources of Credit Risk

Explores the types of activities that generate non-traditional credit risk, with recommended practices for managing this risk.

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

### Credit Risk Management: Retail Lending

Provides a look at how banks identify, manage and control risk levels and exposures for retail lending through prudent credit risk management processes and practices.

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

### Cybersecurity Management

This course emphasizes the importance of understanding the risks associated with cybersecurity and that effective risk mitigation is a key responsibility of a bank's management and board. The course provides an overview of the considerations associated with the protection of data, technology, and systems from cyber threats, vulnerabilities, and attacks, including those that impact confidentiality, integrity, and availability.

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



## Elements of an Operational Risk Management Program

Highlights the benefits of a strong operational risk program and identifies the key components banks should include, regardless of size or location. Provides an introduction to key definitions, types of risks, key risk indicators, monitoring and controlling risks, and identifying emerging trends.

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

## Establishing a Fraud Prevention Program

This course covers how to get a fraud prevention program up and running by making a business case, conducting an initial risk assessment, establishing governance and oversight, and setting your organization's risk tolerance.

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

## Financial Risk Management: Interest Rate Risk

Provides an introduction to the practice of managing assets, liabilities and off-balance sheet exposures to protect a bank's earnings and capital against changes in interest rates.

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

## Financial Risk Management: Liquidity Risk

Considers the discipline of managing the liquidity position of a bank in order to ensure that prior preparation and funds on hand can sufficiently address potential liquidity disorder.

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

## Fraud and Criminal Threats

Explains how fraud and other criminal threats affect consumers and financial institutions. Describes considerations when assessing the organization's strength in each pillar of a well-built financial crimes program, and key components of an effective program's operations.

*Member: \$275. Non-Member: \$375. Length: 55 minutes.*

## Human Factors in Fraud Prevention Suite

Fraud prevention starts with people. This suite explores how human behavior, decision-making and workplace culture shape fraud risk — and how bankers can play a critical role in preventing it. These three microlearning courses, plus a GO Huddle, will be part of the ABA Banking Foundations license catalog, in the Workplace Essentials topic and available only as a suite.

- Fraud Happens Here? The Role of Human Factors in Fraud Prevention [CC]
- Fraud/AML Prevention: Case Studies in Accountability [CC]
- GO Huddle: Fraud/AML – Case Studies in Accountability [CC]
- Fraud Happens Here — Your Decisions Matter [CC]

*Member: \$95. Non-Member: \$135. Length: 1 hour 45 minutes*

## Incident Management and Resilience

Provides an overview of the risk considerations related to an organization's ability to plan for and recover from events that could have negative effects on its ability to continue offering products and services. Also includes a perspective on the current regulatory expectations.

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

## **Introduction to Credit Risk Management**

Defines the broad spectrum of conventional credit risk exposures for a bank and applies ERM taxonomy and concepts to the world of credit risk.

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

## **Maintaining a Compliant Fraud Prevention Program**

This course focuses on how the daily management of a fraud management program should address ongoing compliance with regulations, ongoing risk assessments, change and information management, and training and education.

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

## **Operating a Fraud Prevention Program**

An effective Fraud Prevention Program requires a holistic look at the financial institution's technology, people, and processes. Managing the program generally involves four categories of activities, referred to as the four pillars. This course covers key strategy elements, controls, and best practices for each of the four pillars.

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

## **Operational Risk Model Management**

Covers the importance of building and maintaining a strong risk model management framework and the principles of model development. Explains conducting the model validation and how to validate results. Explores types of model controls, maintaining appropriate change controls and how documentation supports an effective model risk framework.

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

## **Oversight and Management of Operational Risk**

Explains the principal roles for board of directors and senior leaders when establishing an operational risk governance program. Identifies the importance of effective challenge by the board, risk culture and appetite, three lines of defense, and methods for measuring operational losses, and definition of economic capital. Covers the criteria for key risk indicator (KRI) selection.

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

## **Payments and Settlements**

Covers specific areas of payment and settlement risk management and effectively managing common types of issues. Addresses common challenges with exception items, closed accounts, restricted accounts, reclamations, garnishments, and seizure orders. Describes areas found to be of higher risk while managing payment returns involving various mobile channels, ACH, wires and others.

*Member: \$275. Non-Member: \$375. Length: 55 minutes.*

## **Physical Security**

Explores elements of physical security planning and components for an effective physical security plan to improve the bank's prevention and detection strategy. Addresses cameras, lighting, access control, security design, and vendor risk. Covers areas to review when developing a plan for insider fraud and other manmade threats, like bank robberies.

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

## **Regulatory Exam Management**

Focuses on the regulatory examination process and keys for administering the exam process to ensure success. Describes the role and examination approach for different regulatory agencies, establishing responsibilities for bank employees and reducing the impact on bank operations. Covers responding to unfavorable exam results, appeals process and viewing the relationship as a partnership.

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

## **Risk and Control Self-Assessment**

Explains the risk and control self-assessment (RCSA) process and its role in a bank's risk culture. Covers establishing the primary objectives of the RCSA process, identifying risks and appropriate control environment, determining relative priorities, and the overall purpose and benefits of an RCSA.

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

## **Types of Fraud**

This course focuses on eight common types of financial fraud, the schemes fraudsters use to commit them, and controls for mitigating each type of fraud.

*Member: \$275. Non-Member: \$375. Length: 1 hour 20 minutes.*

## **Vendor Risk Management**

An overview of the risk considerations associated with the selection, engagement, oversight and termination of vendors by a bank, and a perspective on the current regulatory expectations.

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

## Risk Management – Self-Paced Courses – Risk Management Frameworks

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### Board and Senior Management Oversight

Describes board of director's self-assessment, role in establishing a risk strategy, setting the tone for an effective risk culture, and process for establishing, documenting and maintaining the risk appetite. Explains the elements of a board committee charter, and covers guidelines and principles to keep in mind for reporting key risks.

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

### Enterprise Risk Management Reporting

Explains the metrics in ERM reports, the issues to highlight when designing a system, how to avoid reporting mistakes, the risk components to focus on and the steps to align reporting with bank strategy. Covers the guidelines for aggregating ERM reporting and process for identifying actionable KPIs and KRIs. Explains the factors to consider and risks when leveraging MIS systems, and the considerations when using models in ERM reporting.

*Member: \$275. Non-Member: \$375. Length: 1 hour 15 minutes.*

### Introduction to Enterprise Risk Management

Examines ERM program dimensions, standard components, purposes and benefits, and the concepts of risk tolerance and escalation. Explains pre-ERM and post-ERM limit structures and measures and various frameworks that institutions and professional organizations have developed.

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

### Risk Identification

Explains how to monitor and survey the internal and external environment for emerging risks and the approaches to identify risks associated with noncompliance with internal and external expectations. Explores the determinants involved in calculating idiosyncratic risk. Describes the objectives and usefulness of the RCSA process and the importance of elevating those risks that are identified as inherently high.

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

### Risk Management Control Frameworks

Describes the processes in a bank's risk management system design. Explains Federal Reserve and OCC risk categories and operational risk event types. Covers the benefits and roles and responsibilities of the three lines of defense risk management model and standards. Provides the components and three categories of the (COSO) of the Treadway Commission's internal control framework and the types of internal controls.

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

### Risk Measurement and Evaluation

Identifies the types of concentration risk and how to manage the risk. Describes the approaches to implement stress testing. Describes the benefits of root cause analysis and each technique and diagram. Explains how to establish risk thresholds and how they function. Explains why aggregating risk and reporting is an important part of risk measurement and evaluation.

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

## **Risk Mitigation**

Explains the elements of risk mitigation and responses and formal project management processes. Explains controls to mitigate types of risk. Covers risk monitoring and issue resolution activities in the (RCSA) process, statutory requirements for risk management and characteristics of regulatory examinations, and importance of timely responses to issues and incidents.

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

## **Risk Monitoring**

Explains effective risk monitoring in ERM framework and its characteristics, and the roles of individuals in risk monitoring. Provides approaches to develop monitoring reports and what to measure and how often to report. Describes risk indicator and performance indicator metrics, which enable a bank to determine if it's operating within its risk tolerance. Explains the role of controls in risk monitoring and the tools and documentation to evaluate first line controls.

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

## **Risk Policies, Procedures, and Limits**

Describes statutory requirements for risk policies, procedures and limits, as well as the governance structure of a bank, criteria to evaluate internal controls, reviewing risk assessment findings and communicating limits. Explains exceptions and practices for developing and maintaining risk policies, as well as the relationship between risk appetite and limits, and between limits and business objectives.

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

## Wealth Management & Trust – Certificates

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### ABA Certificate in Asset Management

Learn how a client's financial goals translate into their investment policy statements, inform investment decisions, what it means to be a prudent investor and how financial and non-financial assets work together. Learn how to evaluate inheritors' financial goals, legal structures and assets in order to develop a holistic post-inheritance investment portfolio management strategy. Apply approaches to interpret and restate clients' wealth strategies by drawing from their financial plan documents. Develop an understanding of the unique characteristics of non-financial assets and alternative investments to enable you to deliver holistic advice and service. Explore current trends in sustainable and responsible investing, and the importance of proper titling of assets. Courses include:

- Introduction to Investment Management
- Economics and Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Asset Allocation and Diversification
- Applied Behavioral Finance
- Investment Policy
- Investment Products
- Bond Selection and Analysis
- Stock Selection and Analysis
- Alternative Investment Products
- Developing a Personalized Wealth Management Strategy
- Investment Strategies for Inherited Wealth
- Prudent Portfolio Management
- A Deeper Dive into Non-Financial Assets
- Understanding and Explaining Investment Performance

*Member: \$1,795. Non-Member: \$2,395. Length: 8 hours.*

### ABA Certificate in Core Concepts for Fiduciary Advisors

This certificate program is designed to accelerate onboarding of professionals moving into fiduciary-based advisory roles. Learn and apply essential fiduciary principles—including wealth planning, investment management and account administration—with this set of courses designed to accelerate new advisors' readiness to work directly with wealth clients in a fiduciary capacity. Courses on ethics, fiduciary risk and compliance responsibilities cover responses to common client situations, as well as strategies for working with a team that includes non-fiduciary advisors. Courses include:

- Applying Fiduciary Principles and Ethics
- Fiduciary Ethics
- Introduction to Fiduciary Risk Management and Compliance
- Introduction to Integrated Planning and Advice
- Introduction to Investment Management
- Understanding Fiduciary Principles
- Trust Fundamentals

*Member: \$895. Non-Member: \$1,095. Length: 3 hours 30 minutes.*

### **ABA Certificate in Fiduciary Principles and Ethics**

A top priority for fiduciary professionals is holding their clients' interests ahead of their own. Learn the ethical standards applied to fiduciary professionals—integrity, the duty to avoid conflicts of interest, competency, fairness and professionalism, and the responsibility not to engage in unauthorized practices. Gain a full understanding of fiduciary standards, rules and regulations designed to provide beneficiaries with the highest level of care and consideration by financial professionals. Courses include:

- Understanding Fiduciary Principles
- Fiduciary Ethics
- Applying Fiduciary Principles and Ethics

*Member: \$395. Non-Member: \$495. Length: 1 hour 30 minutes.*

### **ABA Certificate in Fiduciary Relationship Management**

Develop fiduciary skills that go beyond foundational technical knowledge to meet evolving client expectations and behaviors. Learn key skills that enable exceptional relationship management including the ability to identify clients' generational, gender and cultural characteristics, emotions and other factors to enable in-depth discovery conversations, meaningful dialogue and consultative presentations. This certificate will position you as a skilled advisor to not only your current clients, but also to future generations. Courses include:

- Managing the Dynamic Nature of Client Financial Needs
- Know Your Competition
- Mastering the Art of Inquiry
- Engaging in Multigenerational Conversations with Clients
- Developing and Delivering a Compelling Personal Value Proposition
- Effective Client Engagement Through "Wealth Personas"
- Emotional Intelligence for Wealth Advisors
- Engaging with Centers of Influence
- Interacting with Financial Advisors/Brokers
- Selling Value

*Member: \$1,295. Non-Member: \$1,795. Length: 4 hours 20 minutes.*

### **ABA Certificate in Fiduciary Risk and Compliance**

Gain a full understanding of the regulatory basis and importance of fiduciary compliance, its elements and how it affects your role as an advisor. Learn key aspects of federal and other environmental laws, elements of fiduciary liability and steps fiduciaries can take to manage risk. Learn the importance of client due diligence and ongoing monitoring throughout the life of the relationship. Courses provide a foundation in the regulations, bank policies, procedures and relationship management responsibilities that impact fiduciary risk management and compliance. Courses include:

- Introduction to Fiduciary Risk Management and Compliance
- Managing Fiduciary Risk and Litigation
- Fiduciary Compliance
- Environmental Liabilities of Fiduciaries

*Member: \$495. Non-Member: \$595. Length: 1 hour 40 minutes.*

## Certificate in Integrated Wealth Planning and Advice

Learn how personal finance, tax, insurance, retirement and estate planning work together to help clients define and achieve their objectives during and beyond their lifetime. Learn the tax considerations and gifting strategies surrounding individual income tax, fiduciary income tax and federal estate tax. Gain foundational knowledge on the fundamentals of insurance and the features of life insurance policies and annuities. Explore planning considerations Individual Retirement Accounts, how benefits are coordinated with the estate plan and the planning aspects of various retirement plans. Gain a better understanding of the marital deduction, charitable techniques to accomplish estate and financial planning objectives and tax implications of education plans and how trusts can be used for this purpose. Learn how clients' financial lives are reflected on their balance sheets, how to analyze and interpret the balance sheets and legal entity structures used by clients to hold assets and how they align with their strategies and goals. Courses include:

- Introduction to Integrated Planning and Advice
- Individual Income Tax
- Fiduciary Income Tax
- Gift Strategy and Taxation
- Generation-Skipping Transfer Tax
- Federal Estate Tax
- Fundamentals of Insurance
- Life Insurance Policies
- Annuities
- Planning for Retirement
- Qualified Retirement Plans
- Individual Retirement Accounts
- Estate Planning Fundamentals
- Estate Planning for the Marital Deduction
- Philanthropic Planning
- Education Planning for Minors
- Estate Planning for the Business Owner
- Full Balance Sheet Advice
- Structure Analysis and Advice
- Planning Considerations for Life Insurance
- Post-Mortem Tax Planning

*Member: \$2,395. Non-Member: \$3,095. Length: 12 hours.*



## **ABA Certificate in Trust Administration**

Explore the requirements to create a trust, common types of personal trusts, account acceptance and termination considerations, and factors to consider in making discretionary distributions. Learn about the scope of a trustee's duty of authority, typical trust guidance and common discretionary standards to make sound discretionary decisions. Discover preliminary matters relating to guardian administration, including responsibilities in estate asset inventory and asset management, closing a guardianship/conservatorship and how a special needs trust can protect current or anticipated family funds without jeopardizing government benefits. Courses include:

- Trust Fundamentals
- Introduction to Trust Administration
- Duties and Powers of the Trustee
- Types of Trusts
- Discretionary Distributions
- Account Acceptance and Termination
- Estate and Probate Administration
- Special Needs Trusts
- Preparing the 706

*Member: \$895. Non-Member: \$1,195. Length: 5hours 30 minutes.*

## ABA Private Banker Certificate

Wealth management clients expect more than basic products from their advisors. Beyond credit and deposit services, clients expect proactive and holistic wealth advice. This certificate program prepares private bankers with knowledge about integrated wealth planning and advice, investments and asset management strategies, legal entity structures used to manage wealth (including trusts), and techniques for engaging with clients with high net worth. Courses include:

- The Role of a Private Banker x
- Introduction to integrated Planning and Advice
- Fundamentals of Insurance
- Life Insurance Policies
- Annuities
- Qualified Retirement Plans
- Individual Retirement Accounts
- Estate Planning Fundamentals
- Estate Planning for the Business Owner
- Philanthropic Planning
- Full Balance Sheet Advice
- Structure Analysis and Advice
- Types of Personal Financial Statements
- Key Ratios and Adjusted Net Worth
- Personal Tax Return and Cash Flows
- Combining Business and Personal Cash Flow into Global Cash Flow
- Introduction to Investment Management
- Applied Behavioral Finance
- Economics & Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Investment Products
- Developing a Personalized Wealth Management Strategy
- A Deeper Dive into Non-Financial Assets
- Types of Trusts
- Trust Fundamentals
- Managing the Dynamic Nature of Client Financial Needs
- Know Your Competition
- Mastering the Art of Inquiry
- Engaging in Multigenerational Conversations with Clients
- Effective Client Engagement Through “Wealth Personas”
- Emotional Intelligence for Wealth Advisors
- Engaging with Centers of Influence
- Selling Value
- The Commercial Lending Process and initial Business Development Calls
- Credit Investigation and Assessing Nonfinancial Risk
- Loan Policies and Procedures, Including Credit Risk Ratings
- Overview of Loan Packages Components and Annual Reviews

*Member: \$3,495. Non-Member: \$4,595. Length: 28 hours.*

## **Health Savings Account (HSA) Expert Certificate**

A comprehensive overview of HSA requirements for financial institutions and benefits administrators. Designed to help HSA providers and their staff master key requirements, situations, and strategies to better serve HSA account holders, the certificate is the product of HSA Consulting Services and its president and founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council.

Registration also includes a digital copy of the HSA Owners' Manual. Courses include:

- Overview of Health Savings Accounts
- HSA Eligibility
- HSA Contributions
- HSA Distributions
- HSA Account Administration
- HSA Benefits, Strategies, and Best Practices
- How Much Do You Know About HSAs??

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.

*Member: \$795. Non-Member: \$1,095. Length: 3hours 30 minutes.*

## Wealth Management & Trust – Self-Paced Courses

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### A Deeper Dive into Non-Financial Assets

Provides the unique characteristics of nonfinancial assets, the role they play in a client's financial life, and the importance of handling the unique risk factors associated with them. Covers methods for both valuing assets and planning to ensure wealth advisors deliver holistic advice and service.

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

### Account Acceptance and Termination

There is a risk in opening new fiduciary accounts. From review for acceptance (evaluating assets, key language and prior trustee activity) to review for termination, including procedures and best practices, this class will show you how to protect your institution while acting in a fiduciary capacity.

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

### Alternative Investment Products

Note: This course was previously titled Fundamentals of Alternative Investment Products.

Describes hedge funds and private equity investments. Explains types of real estate investments and how they are valued. Explores options, futures and forward contracts, and swap agreements. Describes common trust funds. Explains exchange traded funds, general and limited partnerships, and ways to identify the characteristics of closely held corporations.

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

### Annuities

Provides foundational knowledge and considerations for purchasing annuities. Reviews client needs that can be addressed with annuities, common types of annuities, taxation and other considerations to meet the client's objectives.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

### Applied Behavioral Finance

Explains what is meant by the term "behavioral finance" and how emotions and behavior get in the way of long-term investment goals. Explores how client biases, along with other characteristics, affect investment decisions. Describes client profiling tactics used to uncover client biases, risk tolerance, and investment goals.

*Member: \$135. Non-Member: \$185. Length: 54 minutes.*

### Applying Fiduciary Principles and Ethics

This course focuses on common client situations that may present ethical concerns for fiduciaries. These situations include: conflicts of interest, investment regulations and working with teams that include non-fiduciary advisors. You'll identify actions to take that are consistent with ethical and fiduciary responsibilities.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Asset Allocation and Diversification

Note: This course was previously titled Asset Allocation and Portfolio Management.

Describes the role of the investment policy statement in setting parameters for asset allocation decisions. Explores asset allocation concepts such as risk appetite and rebalancing. Explains the relationship between economic theory and asset allocation. Shows how to distinguish between positive and negative correlation in portfolio diversification.

Describes investment styles and strategies that can be applied to equity portfolios and diversify fixed-income portfolios.

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

## Banks and Personal Wealth Management

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

- Banks and Personal Wealth Management
- Go Huddle: Banks and Personal Wealth Management

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

## Bond Selection and Analysis

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

*Member: \$135. Non-Member: \$185. Length: 50 minutes.*

## CTFA Exam Online Prep

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

*Member: \$895. Non-Member: \$1,045. Length: NA.*

## Developing a Personalized Wealth Management Strategy

Provides approaches to understand, interpret and restate a client's wealth strategy by drawing from their financial plan, estate documents and investment or asset management plans. Explains how to look for alignment, consistency and gaps in the articulated plan and the client's expectations.

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

## Developing and Delivering a Compelling Personal Value Proposition

Focuses on differentiating the firm and advisor from all others as an essential way of answering the critical question, "Why do business with me?" Explains that being competent in providing a crisp, meaningful and authentic value proposition raises the advisor's level of professionalism and helps them make a compelling case for earning new business from prospects and centers of influence.

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

## Discretionary Distributions

Explains typical trust guidance and common discretionary standards to make sound decisions about trust distributions. Covers discretionary distributions from the perspectives of the trust beneficiaries and with a focus on potential tax consequences of discretionary distributions, and presents the proper techniques for documenting the discretionary distribution decision.

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

## Duties and Powers of the Trustee

Explains the scope of a trustee's authority. This course describes the duty of loyalty, the duty to preserve trust property, and the duty to keep accounts. It covers how a prudent trustee would delegate authority as a co-trustee. This course illustrates the relationship between the terms of the trust and the trust's administration. This course explains trust administration during the settlor's lifetime and following the settlor's death, and defines discretionary powers. This course also teaches how to identify issues related to trustee vacancies and successor trustees.

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

## Economics & Markets

Explains the macro-economic forces that affect financial markets and investment portfolios enabling advisors to have a deeper conversation about these topics with clients. Introduces the important relationship between interest rates and inflation, and explores the causes and effects of inflation and how inflation is measured.

*Member: \$135. Non-Member: \$185. Length: 55 minutes.*

## Education Planning for Minors

Explains the requirements, advantages, disadvantages, and tax implications of 529 plans and Coverdell accounts. Describes the benefits and drawbacks, including the tax implications, of custodial accounts. Describes the fundamentals of 2503(c) trusts. Explains the requirements for using savings bonds for education planning. Discusses Crummey trusts, including the advantages, disadvantages, and the tax implications of the trusts.

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

## Effective Client Engagement Through "Wealth Personas"

Explains how to understand clients based on who they are, their values, experiences and where they are in their financial lifecycle (building, preserving and transitioning) and how this awareness informs the advisor's approach to relationship management.

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

## Emotional Intelligence for Wealth Advisors

Provides the meaning of emotional intelligence as the ability to perceive others' emotions, understand the way people feel and react and to use this understanding to adapt our engagement with others. Describes the principles of emotional intelligence and how to apply them in working with wealth clients.

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

## Engaging in Multigenerational Conversations with Clients

Provides techniques for effective, frequent conversations with wealth clients which are essential to meaningful relationships. Explains that clients want that communication to span their family tree, connecting with children or extended family members. Covers how to inquire about the client's interest in having the advisor connect with other family members, what to share and why engaging across generations is mutually beneficial to the client and the advisor.

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

## **Engaging With Centers of Influence**

This course looks at the professionals in the centers of influence community (COI) and how to effectively engage them in order to develop new business.

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

## **Environmental Liabilities of Fiduciaries**

Covers key issues that examine federal and other environmental laws and elements of fiduciary liability. Focuses on using established, written guidelines, documenting the process of due diligence, and being aware of defenses to liability to protect against risk and reduce potential exposure.

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

## **Estate and Probate Administration**

Note: This course was previously titled Estate and Guardian Administration.

Describes the steps in the estate settlement process and matters requiring immediate attention. Explains factors that determine if probate is required and identifies parties with an interest in the estate and documents to be filed. Describes fiduciary responsibilities in estate administration, including deadlines, protecting assets, paying claims against the estate, asset management, income tax obligations, and distribution responsibilities.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## **Estate Planning for the Business Owner**

Explores approaches to ensure planning aligns with the client's goals for the business. Examines planning for successors and valuation of closely held businesses, including IRS guidelines. Describes actions to freeze estate value, and deferral of estate tax. Describes lifetime gifts, outlines the benefits and pitfalls of buy-sell agreements. Explores the ESOP transaction, tax implications, and benefits, and administering S corporation interests.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## **Estate Planning for the Marital Deduction**

Explains factors that affect planning for the marital deduction trust and the tax impact of the marital deduction and transfer tax credits. Describes advantages of a pecuniary bequest, factors to consider for a nonformula pecuniary bequest, and the benefit of the formula pecuniary clause. Discusses advantages and disadvantages of pecuniary credit shelter bequests and nonformula fractional share bequest.

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

## **Estate Planning Fundamentals**

Explains the estate planning process, the benefits of estate planning, and the issues to consider when developing an estate plan. Describes the various estate planning documents—wills, trust agreements, living wills, and the types of powers of attorney. Explains ways to make gifts to minors and still allow adult control of the property. Discusses the advantages and disadvantages of making lifetime gifts.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Federal Estate Tax**

Note: This course was previously titled Planning for Estate Tax.

Explains types of property included in a gross estate and assets not included, estate tax rules concerning jointly owned property and transfers of property to another individual, how allowable deductions are identified and subtracted from the value of the gross estate, and an illustration and examples of estate tax calculations.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Fiduciary Compliance**

Reviews the regulator's role to routinely examine for the institution's safety and soundness, the bank compliance department's development of policies and procedures that evolve and change, and the advisor's role in fiduciary compliance with key regulations that connect with client transactions.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Fiduciary Ethics**

This course outlines the ethical standards that apply to all fiduciary professionals. These responsibilities include integrity, competency, fairness, and professionalism in relationships with customers and advisors.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Fiduciary Income Tax**

Covers full balance sheet and cash flow analysis as the common language that advisors of all disciplines across the firm share. Defines asset, liability, risk, and cash flow connection points as input to full balance sheet advice. Describes holistic asset allocation across financial and non-financial assets, along with debt and risk management.

*Member: \$135. Non-Member: \$185. Length: 55 minutes.*

## **Full Balance Sheet Advice**

Covers full balance sheet and cash flow analysis as the common language that advisors of all disciplines across the firm share. Defines asset, liability, risk, and cash flow connection points as input to full balance sheet advice. Describes holistic asset allocation across financial and non-financial assets, along with debt and risk management.

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

## **Fundamentals of Insurance**

Describes how risk is addressed through insurance, which is an important component of an overall wealth management plan. Describes homeowners insurance, homeowners liability, homeowners medical payment coverages, and optional floaters and endorsements. Explores types of auto insurance coverages. Describes the purpose of umbrella policies, and the features of comprehensive personal liability policies. Explains who needs business liability policies, and describes the elements of professional liability policies. Explains the types of life insurance policies available. Explores the options available in employer-provided medical insurance, and explains the government-provided medical insurance plans. Explains how to identify individuals that should consider critical illness insurance and describes providers of disability income insurance coverage, and explains the different policy riders. Discusses the features of long-term care (LTC) insurance and tax-qualified LTC policies. Describes types of special coverage insurable risks and typical associated coverages.

*Member: \$135. Non-Member: \$185. Length: 70 minutes.*

## **Fundamentals of Life Insurance**

Analyzes the types of common life insurance and the tax considerations and describes the inventory of life insurance coverage. Explains how to determine the life insurance needs for clients and compare their needs with their current policies.

*Member: \$175. Non-Member: \$225. Length: 55 minutes.*



## Generation-Skipping Transfer Tax

Describes the transfer categories and how they are explained to clients and applied. Explains how allocations are used in GST tax exemptions and timely allocations and tax returns and the possible difficulties of making late allocations of filings. Explains the automatic allocation rules with respect to property transfers. Describes the concepts used in calculating the tax. Discusses differences between GST tax on taxable terminations, taxable distributions, and direct skips, and describes the treatment of effective date rules for trusts.

*Member: \$135. Non-Member: \$185. Length: 1 hour.*

## Gift Strategy and Taxation

Illustrates how to compute the gift tax, identifies who is liable to pay gift tax, and the impact of gift taxation on powers of appointment. Explores the benefits of a lifetime gift program and disadvantages of lifetime gifts. Demonstrates shifting income with gifting, and options for adults to retain control of property transferred to a minor. Emphasizes the importance of the marital deduction in estate planning.

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

## Importance of Proper Titling of Assets and Regular Titling Reviews

Provides a foundation for understanding the importance of proper titling of assets. Explores common asset titling constructs and their legal consequences as well as ramifications for inaccurate or outdated asset titling within an estate plan.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## Individual Income Tax

Note: This course was previously titled Income Tax Planning.

Explains rules for calculating the taxable income computation, using expenses as deductions regarding taxable income, and how to compute alternative minimum tax. Examines tax considerations with capital gains and losses and examples of exclusions from gross income. Describes the benefits of gifting and how to treat passive activity tax situations. Explains the advantages of tax credits, how estimated tax is calculated, and considerations for a decedent's final tax return.

*Member: \$135. Non-Member: \$185. Length: 70 minutes.*

## Individual Retirement Accounts

Note: This course was previously titled Introduction to IRAs.

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## Interacting with Financial Advisors - Internal and Third-Party Broker Dealers

This course identifies how bank fiduciary advisors can collaborate with financial advisors to better serve their clients' needs.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Introduction to Fiduciary Risk Management and Compliance**

Fiduciary risk management and compliance requires due diligence and ongoing monitoring throughout the life of the relationship. This course provides a foundation in the regulations, bank policies and procedures and relationship management responsibilities that impact fiduciary risk management and compliance.

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

## **Introduction to Integrated Planning and Advice**

This course provides an overview of the advisor's role in helping clients achieve their goals and objectives.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Introduction to Investment Management**

This course outlines the key components of investment management and provides a foundation for understanding the investment management process and basic trust concepts.

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

## **Introduction to Trust Administration**

Provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Investment Policy**

Explains how a basic investment policy statement answers questions about client objectives, return expectations, risk tolerance, time horizon, and portfolio allocation. Explains how investment constraints affect how a portfolio will be constructed and managed, and why they must be identified in the investment policy.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Investment Products**

Explains how knowing the investment products found in the equity and debt markets improve the ability to talk to clients about their stock portfolios. Identifies the characteristics of common stock and preferred stock. Describes the advantages and disadvantages of mutual funds and how to distinguish between open-end funds and closed-end funds.

*Member: \$135. Non-Member: \$185. Length: 1 hour.*

## **Investment Strategies for Inherited Wealth**

Covers how to evaluate inheritors' unique financial goals, legal structures, and assets in order to develop a holistic post-inheritance investment portfolio management strategy.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Know Your Competition**

Covers how registered independent advisors, wirehouses and broker dealers position themselves, compete and acquire relationships and how to differentiate yourself to win and retain more business.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Life Insurance Policies**

Note: This course was previously titled Managing Life Insurance Policies.

Describes the use of life insurance as a financial tool. Compares term life insurance and permanent insurance, including common types. Discusses the appropriate use of policy illustrations. Explains how to manage the death benefit option in a universal life policy, and the type of expenses associated with variable universal life policies. Describes how wealth accumulates in variable universal life policies.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Managing Fiduciary Risk and Litigation**

Note: This course was previously titled Minimizing Fiduciary Risk and Litigation.

Explores common types of trust litigation. Explains risks associated with participation in the estate planning process, asset management, and fiduciary liability to third parties, and ways to mitigate risk in all situations. Describes ways to mitigate risks of self-dealing and prohibited transactions, and explores the risks associated with notice to beneficiaries, accounting, and discretionary distributions.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Managing the Dynamic Nature of Client Financial Needs**

Provides techniques to develop a client profile. Explains that understanding the client in order to provide a specific service is often treated like an event which takes place during onboarding of a prospect. Explores how to make the client profiling experience an ongoing process so advisors can always be of value to their clients by addressing continually evolving needs and expectations.

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

## **Mastering the Art of Inquiry**

Covers the "How to" practicum to raise advisors competency and comfort with asking meaningful, probing questions, and let responses guide subsequent questions in order to understand all aspects of prospect or client's financial life and all vectors, and how to do so in a natural, conversational manner.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Philanthropic Planning**

Note: This course was previously titled Estate Planning for Charitable Giving.

Describes proven charitable techniques to accomplish estate and financial planning objectives, and the characteristics and tax advantages of charitable remainder trusts and charitable lead trusts. Explains how to apply for exemption status and filing and reporting requirements. Describes characteristics of pooled income funds, donor-advised funds, and private foundations.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Planning Considerations for Life Insurance**

Describes key planning considerations for life insurance, including amount, type and length of policy, funding levels, and policy features. Walks through the process for conducting a life insurance financial gap analysis to determine the amount of life insurance needed to meet client needs. Explains life insurance tax considerations, including tax deferral, tax basis, and investment amount limitations.

*Member: \$135. Non-Member: \$185. Length: 37 minutes.*

## **Planning for Retirement**

Note: This course was previously titled Estate Planning for IRAs and Qualified Plan Balances.

Describes the steps in the retirement planning process, including strategies to accumulate, and then decumulate, retirement funds. Describes the beneficiary options available and ways to distribute benefits for qualified plans and IRAs. Outlines the requirements for qualifying for the marital deduction, and how to fund a credit shelter trust with proceeds from a qualified plan or IRA. Describes how pecuniary bequests to charities should be funded, and the use of charitable remainder trusts as the designated beneficiary of a qualified plan or IRA.

*Member: \$135. Non-Member: \$185. Length: 45 minutes.*

## **Post-Mortem Tax Planning**

Covers the objectives of estate planning, and considerations related to tax elections and options when there is no will or an inadequate will. Describes elections to consider for the decedent's final income tax return and key fundamentals regarding the fiduciary income tax return. Identifies the apportionment clauses under the decedent's estate planning documents. Explains how to apply strategic tax saving factors when filing an estate tax return.

*Member: \$135. Non-Member: \$185. Length: 1 hour 14 minutes.*

## **Preparing the 706**

Explains IRS requirements for preparing and filing Form 706, including supplemental documentation. Describes common issues to consider when completing Form 706 schedules. Identifies tax elections that may reduce taxes and items in Form 706 that may be subject to closer examination on audit.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Processing Income and Assets**

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

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

## **Prudent Portfolio Management**

Outlines characteristics of a prudent portfolio manager, factors that demonstrate prudence in a court of law, and investment standards put forth in the Uniform Prudent Investor Act. Explores potential tax ramifications of diversification and how the purpose of the Uniform Principal and Income Act can be achieved.

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

## **Qualified Retirement Plans**

Explains the Internal Revenue Code (IRC) requirements for qualified retirement plans. Describes the two categories of qualified plans—defined benefit plans and defined contribution plans. Describes the features and benefits of defined contribution plans. Explores common types of defined contribution plans offered by small businesses and large organizations. Explains the tax treatment of qualified plan benefits, the methods and requirements for distributing retirement resources in a timely and tax-effective manner, the impact on the estate plan of naming various beneficiaries, and the post mortem payout requirements.

*Member: \$135. Non-Member: \$185. Length: 50 minutes.*

## **Referring Investment Clients**

Provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. Explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

*Member: \$95. Non-Member: \$130. Length: 35 minutes.*

## **Referring Trust Clients**

This course examines the elements of a trust and the primary reasons why clients want or need a trust. This course describes the benefits of trust accounts to identify needs and refer clients to a qualified trust expert by using the effective referral model.

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

## **Selling Value**

This course outlines the most common reasons clients leave advisors and how to demonstrate value on an ongoing basis.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **Special Needs Trusts**

Upon application and verification, the federal government may pay supplemental security income to certain handicapped individuals with limited earning power. Learn how a special needs trust can protect current or anticipated family funds without jeopardizing SSI.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Stock Selection and Analysis**

Differentiates between common and preferred stock, and the top-down and bottom-up approaches to fundamental analysis. Identifies indicators and methods that analysts use to select stocks. Identifies theories, how investor sentiment is used, and how the flow of funds in the market affects technical analysis. Identifies stock exchanges and different types of stock trades, and stock investment strategies.

*Member: \$135. Non-Member: \$185. Length: 35 minutes.*

## **Structure Analysis and Advice**

Provides ways to analyze structures used by clients to hold assets (trusts, LLC, LLP, corporations), and how they align with their strategies and goals.

*Member: \$135. Non-Member: \$185. Length: 20 minutes.*

## **The Role of a Private Banker**

This course introduces the role of a Private Banker and emphasizes the importance of holistic wealth management advice. Get an overview of the knowledge and skills Private Bankers need to be successful, as well as what clients expect from their Private Banker.

*Member: \$95. Non-Member: \$135. Length: 23 minutes.*

## **Trust Fundamentals**

Learn basic trust concepts, such as trust requirements, roles and responsibilities of the trust parties, common components of trust agreements, types of trust assets, how titling of assets affects ownership, and the duties and powers of the trustee.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Types of Trusts**

Note: This course was previously titled Basic Characteristics of a Trust.

Explains the basic categories that all trusts fall into, and it goes into detail about the different attributes that trusts can have. Prepares learners to answer client questions and match the needs of clients to a particular type of trust.

*Member: \$135. Non-Member: \$185. Length: 30 minutes.*

## **Understanding and Explaining Investment Performance**

Explains the various investment return components such as market value, accrued income, received income, and flow activity. Explores the calculations that determine investment return, including arithmetic mean, TWRR, MWRR, total portfolio gross-of-fees, total portfolio net-of-fees. Describes benchmarking and how to use it in discussions with clients when explaining portfolio performance.

*Member: \$135. Non-Member: \$185. Length: 41 minutes.*

## **Understanding Fiduciary Principles**

Covers an expansive view of what it means to be a fiduciary, grounded in the intention of the Prudent Investor Rule.

Compares different existing "fiduciary standards" and how to describe the value of working with a fiduciary wealth advisor. Includes clear distinctions between serving clients through a process vs. a product-based or suitability-based approach to selling.

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

## **Wealth Management & Trust – Facilitated Courses**

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### **IRA Online Institute**

This course is a comprehensive, 12-week, web-based IRA training program developed and supported by Ascensus' experienced instructors. This innovative training program teaches you in-depth, essential IRA information, and is the only approved online training program that prepares you to take the Certified IRA Services Professional (CISP) exam. Extensive IRA reference materials, objective-based training methods, and practical applications of IRA rules create an effective learning environment.

Member: \$1,795. Non-Member: \$1,995. Length: 12 weeks.

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

## Training Shorts – Agricultural Lending

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### Converting Cash to Accrual-adjusted Net Farm Income

How good are you at asking questions, asking enough questions, asking powerful and robust questions, and really listening? Mastering this skill is the basis of consultative selling. In this 15-minute video you'll explore:

- Sales "DNA," the will to sell and selling competencies
- The top 10 skills to becoming a consultative seller
- Other important sales competencies specific to the ag industry that enhance consultative selling

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Converting Cash to Accrual-adjusted Net Farm Income

Dr. Barnard teaches the step-by-step procedure to convert a cash basis Schedule F to an accrual-adjusted income statement, and provides the information needed for the conversion.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Credit Analysis Enhancements Using an Accrual-adjusted Income Statement and Statement of Owner Equity

Dr. Barnard will help you understand how credit analysis is enhanced by using an accrual-adjusted income statement and a statement of owner equity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Customer Engagement Tips for Agricultural Bankers

The future of ag banking is here—and customer habits, expectations and relationships have changed. Hear what makes ag customers special and how to engage with today's farmers and ranchers.

*Member: \$135. Non-Member: \$175. Length: 1 hr.*

### Importance of Preparing Accrual-adjusted Income Statements

Dr. Barnard details the reasons an accrual-adjusted income statement is needed to have a more accurate measure of net farm income.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Obstacles to Preparing an Accrual-adjusted Income Statement

Dr. Barnard gives an overview of the obstacles a lender may encounter when preparing an accrual-adjusted income statement, and practical ways to overcome those obstacles.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Practical Steps to Calculate Net Income and Owner Equity for Agricultural Producers

Taught by Dr. Freddie Barnard, this five-part Training Shorts series teaches agricultural lenders quick, fundamental lessons to assist in preparing needed agricultural financing documentation.

*Member: \$300. Non-Member: \$380. Length: 1 hour 40 minutes.*



### **Reconciling Owner Equity for Agricultural Businesses**

Dr. Barnard will discuss the reconciliation of owner equity reported on a beginning and ending balance sheet, including equity changes due to contributed capital, retained earnings and valuation equity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **The Keys to Building Relationships as an Ag Banker**

Successful ag bankers build rapport and develop trust quickly with prospects and clients. Think about your own skills in this area. How would you rate yourself? Take 15 minutes to understand:

- Sales “DNA,” the will to sell and selling competencies
- The six skills bankers must master to build relationships
- A tactical approach to compelling and personal meetings

*Member: \$75. Non-Member: \$95. Length: 15 minutes.*

## Training Shorts – Compliance Lending

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### **Changed Loans: Is the Borrower Entitled to the Right of Rescission**

Fully understand when the right of rescission applies to modifications and refinances to protect against a powerful penalty!

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### **Consumer Loans: To Modify or Refinance?**

Understand the required steps and possible exceptions with compliance disclosures when changing an existing consumer loan.

*Member: \$75. Non-Member: \$95. Length: 13 minutes.*

### **Fair Lending Implications for Changing Loan Terms**

Understand the most important considerations to evaluate when refinancing or modifying existing loans in your bank portfolio.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Filing CTRs for Multiple Transactions Conducted by A Single Transactor**

Understand the nuances of multiple transactions reported on the CTR.

*Member: \$75. Non-Member: \$95. Length: 21 minutes.*

### **HMDA and CRA Reporting Requirements for Refinancing or Modifying Loans**

Learn what transactions are reportable to both HMDA and CRA requirements.

*Member: \$75. Non-Member: \$95. Length: 26 minutes.*

### **How and When Do I Report Loan Changes in Terms Under FCRA?**

Understand how and when to report loan changes to consumer reporting agencies when changing loan terms.

*Member: \$75. Non-Member: \$95. Length: 16 minutes.*

### **Loan Modification or Refinance Flood Insurance Requirements**

Understand what requirements and disclosures are necessary when taking action on an existing designated loan involving flood insurance.

*Member: \$75. Non-Member: \$95. Length: 25 minutes.*

### **Processing Closed-End Real Estate-Secured Loan Notices of Error**

Learn how to process closed-end real estate-secured loan notices of errors (formerly called: qualified written requests (QWRs)) in compliance with RESPA, and Regulation X.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

## **Processing Credit Card Billing Errors and Unauthorized Use Claims**

Learn how to process consumer credit card billing errors and claims of unauthorized use in compliance with Truth in Lending Act (TILA) and Regulation Z.

*Member: \$75. Non-Member: \$95. Length: 28 minutes.*

## **Processing Debit Card Disputes and Errors**

Learn how to process debit card disputes and errors in compliance with the EFTA and Regulation E.

*Member: \$75. Non-Member: \$95. Length: 27 minutes.*

## **Real Estate Appraisal at Loan Modification or Refinance**

Recognize different types of valuations required on modified or refinanced transactions, involving real estate or commercial loans. Key components include using a licensed or certified appraiser, working through exemptions, considering existing valuation factors, interagency guidelines and Reg B appraisal notice for each loan.

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

## **Timely Decision Communication**

Learn the types of documentation and communication required to an existing borrower to notify them of the bank's decision when they request changes to an existing loan—regardless if it is a consumer or commercial purpose loan.

*Member: \$75. Non-Member: \$95. Length: 19 minutes.*

## **Understanding and Processing Closed-End Real Estate Secured Loan Information and Loan Payoff Requests**

Accurately identify loan information requests and loan payoff requests and process them in a timely manner.

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

## **Understanding and Processing Open-End Line of Credit Disputes and Errors**

Learn how to accurately identify and process open-end line of credit disputes or errors in compliance with TILA (Regulation Z).

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

## **Understanding Credit Card Billing Errors and Unauthorized Use**

Accurately identify consumer credit card billing errors and claims of unauthorized use.

*Member: \$75. Non-Member: \$95. Length: 19 minutes.*

## **Understanding Debit Card Disputes and Errors**

Accurately identify and define debit card disputes and errors.

*Member: \$75. Non-Member: \$95. Length: 17 minutes.*

## **Understanding the Difference Between Complaints and Disputes**

Identify the critical differences between a customer complaint and a dispute to know which response mechanism is appropriate.

*Member: \$75. Non-Member: \$95. Length: 16 minutes.*

### **What is a Closed-End Real Estate-Secured Loan Notice of Error?**

Accurately identify closed-end real estate-secured loan notices of error (formerly called qualified written requests or QWRs).

*Member: \$75. Non-Member: \$95. Length: 14 minutes.*

## Training Shorts – Marketing

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### Marketing in the Age of Distraction

Gaining your customer's attention is one of the toughest challenges marketers face today. Best-selling author and bank marketing expert John Oxford shows you how to use content, data and branding to build a cohesive, multi-channel modern marketing campaign that will get—and keep—your customers' attention.

*Member: \$300. Non-Member: \$380. Length: 1 hour 23 minutes.*

### Marketing - Campaigns in Community Banking

Learn to build out a high-level campaign through using your content, connection and conversion. Explore the five "musts" for any successful marketing campaign.

*Member: \$75. Non-Member: \$95. Length: 10 minutes.*

### Marketing - Case Study in Community Banking

Learn why the traditional Four P's of marketing are replaced with the Four C's of modern marketing. Provides a high-level discussion of Content, Connection, Conversion and Campaigns to pivot marketing for today's consumers' consumption preferences

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### Marketing - Content Opportunities in Community Banking

Learn why content is king in today's marketing, what narrative you should work towards with your brand and the great eight points of content marketing execution.

*Member: \$75. Non-Member: \$95. Length: 15 minutes.*

### Marketing - Conversion in Community Banking

Learn the conversion strategies, tactical advice on converting your marketing, and the great eight of conversion execution.

*Member: \$75. Non-Member: \$95. Length: 23 minutes.*

### Marketing – Connecting With Your Audience in Community Banking

Learn to connect your brand with your audience, tactical pointers for better connection, and the great eight of connecting your content with your audience..

*Member: \$75. Non-Member: \$95. Length: 17 minutes.*

## Training Shorts – Retail

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### **The Retail Playbook You Need to Succeed – Presented by Tonya Gossage**

Retail banking expert Tonya Gossage covers four critical and timely topics every banker should be focused on. Learn savvy ways to ensure your bank and staff are prepared to win under a variety of circumstances, including creating a healthy branch experience, handling crisis communication, successful one-on-one meetings and implementing online appointment scheduling.

- Game Plan for a Healthy Branch Experience – Free to ABA Members
- Eight Essential Crisis Communication Tips
- Tips for Winning One-on-One Meetings
- Five Reasons Why Online Appointment Scheduling is Essential

*Member: \$300. Non-Member: \$380. Length: 1 hour.*

### **Eight Essential Crisis Communication Tips**

Being prepared for a crisis means having a good communications plan ready. Learn eight essential tips for creating and managing a crisis communications plan that will result in a team of trusting employees who will be more productive during times of adversity.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### **Five Reasons Why Online Appointment Scheduling is Essential**

One of the fastest growing customer service trends in banking is online appointment scheduling. Online appointments and meeting scheduling is a powerful solution that banks can use to gain a competitive advantage while providing an exceptional customer experience.

*Member: \$75. Non-Member: \$95. Length: 13 minutes.*

### **Game Plan for a Healthy Branch Experience**

Feeling safe and protected from the spread of COVID-19 is priority number one for many, including your customers. In this video, you'll learn about best practices and resources to ensure your branch will be ready to safely welcome back customers and get back to business.

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### **Tips for Winning One-on-One Meetings**

One-on-one meetings are valuable tools utilized by successful leaders. When conducted correctly, these meetings improve employee engagement, performance and produce measurable results.

*Member: \$75. Non-Member: \$95. Length: 110 minutes.*

## Training Shorts – Wealth Management & Trust

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### How to Build a Relationship with New Clients

In most cases, the first interaction with a new wealth management client is a specific financial transaction (i.e. investment, mortgage, loan). In this session, CTFA Advisory Board Member, Karyn Salman shares insights into building on an initial transaction to develop a meaningful, enduring client relationship.

*Member: \$75. Non-Member: \$95. Length: 18 minutes.*

### Position Your Wealth Management Services for Millennials

Millennials want advisors who “get them” — that is, share their values or understand their life goals and experiences. Learn how to engender trust and solidify these budding relationships. You’ll also discover how to position your team against competitors and DIY online options.

*Member: \$75. Non-Member: \$95. Length: 20 minutes.*

### Proper Titling of Assets and Regular Reviews

Expert speaker will highlight the importance of proper asset titling and how to avoid common mistakes. He will also examine how life events may inform titling adjustments or would benefit from an advisor’s review. Details on legal and tax implications of titling constructs will also be provided.

*Member: \$75. Non-Member: \$95. Length: 10 minutes.*

### Prudence and Planning: All Things Considered

Expert speaker will discuss information-gathering, document review, flowcharts, and family trees for an “all things considered” approach to developing a relationship plan that prioritizes your clients’ needs.

*Member: \$75. Non-Member: \$95. Length: 24 minutes.*

### Serving Affluent and Emerging Wealth Clients

Gain actionable ideas to build client trust that grows into meaningful business results. Hear from Dave Coffaro, Principal, Strategic Advisory Consulting Group, who will focus on two specific client segments: Emerging Affluent and Affluent. Dave will take you through client financial life stages and how to best serve your clients by practicing the art of inquiry.

*Member: \$75. Non-Member: \$95. Length: 22 minutes.*

### Wealth Management Education and Millennials: Opening New Doors

Learn how to create educational programs that engage millennial audiences. Learn how to promote these new programs to bank customers through your retail and business channels, and how to turn enrollees into long-term, profitable clients.

*Member: \$75. Non-Member: \$95. Length: 14 minutes.*

### Why Non-Financial Asset Acumen Matters

One-on-one meetings are valuable tools utilized by successful leaders. When conducted correctly, these meetings improve employee engagement, performance and produce measurable results.

*Member: \$75. Non-Member: \$95. Length: 17 minutes.*

## Working with Non-Fiduciary Partners

Fiduciary professionals often work in a team environment, collaborating with private bankers, financial advisors, planners, and other non-fiduciaries. Karyn Salman, CTFA Advisory Board Member discusses responsibilities fiduciaries hold, and how to uphold these principles when serving clients through multi-discipline teams.

*Member: \$75. Non-Member: \$95. Length: 9 minutes.*