

# ABA CERTIFICATES

## 2026 Certificate Descriptions

We are pleased to bring you a listing of Certificates available from the American Bankers Association (ABA) brought to you through a partnership with the New Hampshire and Vermont Bankers Associations, your local ABA Training Providers. You will find:

- A chart of all certificates available which includes cost for our members, how long they will take to complete, and credits offered upon completion.
- Description of each certificate
- 2026 dates for any facilitated course needed to complete a certificate
- Registration form

If you have any questions, please call 603-224-5373 or email [Sandy Tracy](#) or [Betsy Beaulac](#) for specific information on certificates and registration information.

Certificate Title	Member	Duration	Credit
ABA Bank Teller Certificate	\$695	13 hours	1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA
ABA Branch Manager Certificate	\$1,295	14 hours	1.75 CFMP; 1.5 CAFP, CRCM; 1.25 CSOP; 1.0 CCTS, CISP, CRSP, CTFA
ABA Certificate in Asset Management	\$1,795	9 hours	13 CTFA, 8.5 CRSP, 8.00 CSOP, 0.50 CISP
ABA Certificate in Bank Financial Management*	NA	N/A	72 CERP; 1 CAFP, CCTS, CFMP, CISP, CRCM, CRSP, CSOP, CTFA
ABA Certificate in BSA and AML Compliance	\$1,595	10 hours	10.25 CAFP, 10.25 CRCM, 3.25 CTFA, 3.00 CCTS, 2.25 CSOP, 1.00 CERP
ABA Certificate in Business and Commercial Lending	\$1,295	33 hours	3.75 CERP (self-paced);
ABA Certificate in Compliance Essentials	\$1,995	11 hrs and 10 mins	14.75 CRCM, 10.25 CERP, 3 CAFP, 1.25 CCTS, CSOP
ABA Certificate in Compliance Management System (CMS)	\$695	2 hrs 10 mins	NA
ABA Certificate in Core Concepts and Ethics for Fiduciary Advisors	\$895	3 hours 30 minutes	4.5 CTFA, 2.75 CCTS, 3.25 CRSP, 2.0 CSOP
ABA Certificate in Deposit Compliance	\$995	5 hrs 35 mins	7.25 CRCM, 4.25 CERP, 3.00 CAFP, 1.75 CSOP, 1 CFMP
ABA Certificate in Fiduciary Principles and Ethics	\$395	1 hour 30 min	2.25 CTFA, 1.5 CCTS, CRSP, CSOP
ABA Certificate and Fiduciary Relationship Management	\$1,295	5 hours	7.0 CTFA
ABA Certificate in Fiduciary Risk and Compliance	\$495	1 hours 40 min	2.25 CTFA, 1.25 CSOP, 1.25 CISP, 1.25 CRSP, 0.50 CCTS
ABA Certificate in Financial and Credit Risk Management	\$1,295	5 hours 15 min	7.0 CERP
ABA Certificate in Fraud Prevention	\$795	5 hours 20 min	4.25 CAFP, 4.25 CERP, 1.50 CRCM
ABA Certificate in General Banking*	N/A	N/A	15 CFMP
ABA Certificate in Integrated Wealth Planning and Advice	\$2,395	12 hours	19.75 CTFA, 5.25 CISP, 4.75 CRSP, 0.75 CSOP
ABA Certificate in Lending Compliance Core Concepts	\$1,095	8 hrs 25 mins	10.75 CRCM, 6.25 CERP, 2.25 CAFP
ABA Certificate in Mortgage Lending Compliance	\$1,995	13 hrs 45 mn	17.5 CRCM, 8.75 CERP, 2.25 CAFP
ABA Certificate in Operational Risk Management	\$1,595	10 hours	9.25 CAFP; 12.75 CERP; 11.5 CRCM; 9.75 CSOP
ABA Certificate in Risk Management Frameworks	\$1,395	8 hours	9.75 CERP, 4.50 CRCM
ABA Certificate in Trust Administration	\$895	5 hours 30 min	7.75 CTFA, 2.75 CSOP, 1.50 CCTS, 0.75 CRSP
ABA Customer Service Representative Certificate	\$795	10 hours	1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA
ABA Foundational Certificate in Bank Marketing*	NA	17 hours	49.00 CFMP, 1.25 CRCM, CSOP
ABA Health Savings Account (HSA) Expert Certificate	\$795	3.5 hours	5.25 CISP, CRSP, CTFA
ABA Personal Banker Certificate	\$795	13.5 hours	1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA
ABA Private Banker Certificate	\$3,495	28 hours 30 min	23.5 CTFA; 11.75 CERP; 7 CRSP; 3.75 CSOP; 2.5 CISP; 0.75 CCTS
ABA Residential Mortgage Lender Certificate	\$775	22 hours	8.25 CTFA; 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1.0 CCTS, CISP, CRSP
ABA Small Business Banker Certificate	\$495	11 hours	1.5 CFMP, 3.75 CSOP, 11 CTFA
ABA Supervisor/Team Leader Certificate	\$895	9.5 hours	1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA
ABA Universal Banker Certificate	\$795	9.5 hours	1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA
ABA Wharton Emerging Leaders Certificate: Strategy	\$1,695	20 hours	14.50 CERP
ABA Wharton Emerging Leaders Certificate: Engaging and Motivating Talent	\$1,695	18 hours	N/A
ABA Wharton Emerging Leaders Certificate: Advanced Emerging Leadership	\$695	41 hours	N/A

\*The ABA Certificate in Bank Financial Management, the ABA Certificate in General Banking, and ABA Certificate in Bank Marketing are unique in that they consist of a combination of facilitated courses and self-paced courses. These certificates are not purchasable as a whole curriculum - users must purchase the courses within the certificates individually. Upon completion, the user may request a printed certificate.

# CERTIFICATE LISTINGS

## **ABA Bank Teller Certificate**

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

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

## **ABA Branch Manager Certificate**

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

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

## **ABA Certificate in Asset Management**

Learn how a client's financial goals translate into their investment policy statements, inform investment decisions, what it means to be a prudent investor and how financial and non-financial assets work together. Learn how to evaluate inheritors' financial goals, legal structures and assets in order to develop a holistic post-inheritance investment portfolio management strategy. Apply approaches to interpret and restate clients' wealth strategies by drawing from their financial plan documents. Develop an understanding of the unique characteristics of non-financial assets and alternative investments to enable you to deliver holistic advice and service. Explore current trends in sustainable and responsible investing, and the importance of proper titling of assets. Courses include:

- Introduction to Investment Management

- Economics and Markets
- Importance of Proper Titling of Assets and Regular Titling Reviews
- Asset Allocation and Diversification
- Applied Behavioral Finance
- Investment Policy
- Investment Products
- Sustainable and Responsible Investing
- Bond Selection and Analysis
- Stock Selection and Analysis
- Alternative Investment Products
- Developing a Personalized Wealth Management Strategy
- Investment Strategies for Inherited Wealth
- Prudent Portfolio Management
- A Deeper Dive into Non-Financial Assets
- Understanding and Explaining Investment Performance

#### **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

*\*The ABA Certificate in Bank Financial Management is unique in it consists of a combination of facilitated courses and self-paced courses. This certificate is not purchasable as a whole curriculum - users must purchase the courses within the certificate individually. Upon completion, the user may request a printed certificate.*

#### **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

## **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

### *Option 2: Facilitated*

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

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

## **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:

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

## **ABA Certificate in Compliance Management System (CMS)**

Through self-paced courses, Build Confidence. Strengthen Compliance. Advance Your Career. 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

### **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

### **ABA Certificate in Deposit Compliance for Compliance Professionals**

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)

### **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

### **ABA Certificate in Fiduciary Relationship Management**

Develop fiduciary skills that go beyond foundational technical knowledge to meet evolving client expectations and behaviors. Learn key skills that enable exceptional relationship management including the ability to identify clients' generational, gender and cultural characteristics, emotions and other factors to enable in-depth discovery conversations, meaningful dialogue and consultative presentations. This certificate will position you as a skilled advisor to not only your current clients, but also to future generations. Courses include:

- Managing the Dynamic Nature of Client Financial Needs
- Know Your Competition
- Mastering the Art of Inquiry
- Engaging in Multigenerational Conversations with Clients
- Developing and Delivering a Compelling Personal Value Proposition
- Effective Client Engagement Through "Wealth Personas"
- Emotional Intelligence for Wealth Advisors
- Understanding Generational, Gender and Cultural Characteristics in Managing Wealth

- Engaging with Centers of Influence
- Interacting with Financial Advisors/Brokers
- Selling Value

### **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

### **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

### **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

### **ABA Certificate in General Banking\***

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

Facilitated Online:

- The Banking Industry
- Bank Lines of Business
- Building Customer Relationships
- General Accounting

- Legal Foundations in Banking
- Marketing in Banking

Self-Paced Online:

- Ethical Issues for Bankers

*\*The ABA Certificate in General Banking is unique in that it consists of a combination of facilitated courses and self-paced courses. This certificate is not purchasable as a whole curriculum - users must purchase the courses within the certificate individually. Upon completion, the user may request a printed certificate.*

### **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

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

Through self-paced courses, solidify a thorough understanding of general lending regulations, and gain the ability to identify and respond to lending compliance requirements. 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

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

Through self-paced courses, 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

## **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:

- Cybersecurity Management
- Elements of an Operational Risk Management Program
- 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

## **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 Identification
- Risk Management Control Framework
- Risk Management Reporting
- Risk Measurement and Evaluation
- Risk Mitigation
- Risk Monitoring
- Risk Policies, Procedures, and Limits

## **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

### **ABA Customer Service Representative Certificate**

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

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

### **ABA Foundational Certificate in Bank Marketing\***

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

Facilitated Online:

- Marketing in Banking
- Marketing Planning
- Marketing Management

Self-Paced Online:

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

*\*The ABA Certificate in Bank Marketing is unique in that it consists of a combination of facilitated courses and self-paced courses. This certificate is not purchasable as a whole curriculum - users must purchase the courses within the certificate individually. Upon completion, the user may request a printed certificate.*

### **Health Savings Account (HSA) Expert Certificate**

A comprehensive overview of HSA requirements for financial institutions and benefits administrators. Designed to help HSA providers and their staff master key requirements, situations, and strategies to better serve HSA account holders, the certificate is the product of HSA Consulting Services and its president and founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council. Registration also includes a digital copy of the HSA Owners' Manual. Courses include:

- Overview of Health Savings Accounts
- HSA Eligibility
- HSA Contributions
- HSA Distributions
- HSA Benefits, Strategies, and Best Practices
- How Much Do You Know About HSAs?

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.

### **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 (4 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Understanding Business Bank Products Suite (8 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

### **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, investment 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
- Planning and Advise Suite (11 courses)
- Analyzing Personal Financial Statements and Tax Returns Suite (4 courses)
- Investments Suite (7 courses)
- Trusts Suite (2 courses)
- Relationship Management Suite (9 courses)
- Qualitative Analysis and Determining a Credit Risk Rating Suite (4 courses)

## **ABA Residential Mortgage Lender Certificate**

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

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

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

## **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

## **ABA Supervisor/Team Leader Certificate**

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

- Banking Basics Suite (12 courses)
- Building Collaborative Teams
- Communication Basics Suite (3 courses)
- Employment Law
- Empowerment
- Ethical Issues for Bankers
- Leveraging the Benefits of a Diverse Workforce
- Management Essentials Suite (6 courses)
- Managing Change

- Online Communications Suite (4 courses)
- Presentation Skills Suite (4 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (4 courses + 1 exercise)
- Written Communication Suite (3 courses)

#### **ABA Universal Banker Certificate**

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

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-workers
- Effective Meetings
- Ethical Issues for Bankers
- Managing Change
- Online Communications Suite (4 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 (4 courses + 1 exercise)
- Written Communication Suite (3 courses)

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

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

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

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

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

- Leadership in the 21st Century (4 sections)
- Managing and Motivating Talent (4 sections)

#### **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

## FACILITATED COURSE SCHEDULE 2026

COURSE NAME	START DATE	END DATE	DURATION	MEMBER PRICE
AI in Banking Workshop	1/12/2026	2/6/2026	4 Weeks	\$595
	2/2/2026	2/27/2026		
	3/9/2026	4/3/2026		
	4/27/2026	5/22/2026		
	6/1/2026	6/26/2026		
Analyzing Bank Performance	2/2/2026	3/20/2026	7 Weeks	\$775 (Plus textbook)
	9/8/2026	10/23/2026		
Analyzing Financial Statements	2/9/2026	5/29/2026	16 Weeks	\$545 (Plus textbook)
	8/3/2026	11/20/2026		
Bank Lines of Business	3/2/2026	3/27/2026	4 Weeks	\$255
	4/6/2026	5/1/2026		
	6/1/2026	6/26/2026		
	10/5/2026	10/30/2026		
Building Customer Relationships	3/2/2026	3/27/2026	4 Weeks	\$255
	4/27/2026	5/22/2026		
	7/27/2026	8/21/2026		
	11/16/2026	12/18/2026		
Commercial Lending	2/2/2026	4/24/2026	12 Weeks	\$545 (Plus textbook)
	4/13/2026	7/3/2026		
	10/5/2026	1/10/2027		
Consumer Lending	3/2/2026	6/21/2026	16 Weeks	\$485 (Plus textbook)
	10/26/2026	2/26/2027		
General Accounting	3/16/2026	7/3/2026	16 Weeks	\$585 (Plus textbook)
	11/2/2026	3/5/2027		
Introduction to Agricultural Lending	3/2/2026	4/24/2026	8 Weeks	\$575
	9/21/2026	11/13/2026		
IRA Online Institute	2/23/2026	5/17/2026	12 Weeks	\$1,795
	8/31/2026	11/22/2026		
Legal Foundations in Banking	3/16/2026	5/22/2026	10 Weeks	\$675 (Plus textbook)
	9/8/2026	11/6/2026		
Managing Funding, Liquidity, and Capital	2/23/2026	3/27/2026	5 Weeks	\$795 (Plus textbook)
	6/1/2026	7/3/2026		
Managing Interest Rate Risk	4/6/2026	5/29/2026	8 Weeks	\$795 (Plus textbook)
	10/26/2026	12/18/2026		
Managing the Bank's Investment Portfolio	3/16/2026	4/17/2026	5 Weeks	\$795 (Plus textbook)
	7/27/2026	8/28/2026		
Marketing in Banking	2/2/2026	3/27/2026	4 Weeks	\$375
	5/25/2026	6/19/2026		
Marketing Management	3/30/2026	4/24/2026	4 Weeks	\$375
	10/19/2026	11/13/2026		
Marketing Planning	4/27/2026	5/22/2026	4 Weeks	\$375
	8/3/2026	8/28/2026		
The Banking Industry	2/23/2026	3/20/2026	4 Weeks	\$255
	3/30/2026	4/24/2026		
	7/6/2026	7/31/2026		
	9/8/2026	10/2/2026		