

ABA Online Training

Catalog

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Contact:

Duncan Taylor
Washington Bankers Association
Director of Membership & Operations
206.344.3492|
duncan@wabankers.com



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Business Banking & Commercial Lending

Certificate

ABA Certificate in Business and Commercial Lending

ABA Member Price: \$1,295 Non-Member Price: \$1,595

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. Students have access to the curriculum for 1 year from date of purchase. The estimated time to complete all courses is approximately 33 hours.

- 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)

Small Business Banker Certificate

Member Price: \$495 Non-Member Price: \$695

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

Business Banking & Commercial Lending

Self-Paced Courses

Analyzing Business Financial Statements and Tax Returns (7 hours)

Member Price: \$275 Non-Member Price: \$375

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

Analyzing Personal Financial Statements and Tax Returns (6 hours)

Member Price: \$275 Non-Member Price: \$375

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

Effective Commercial Loan Write-Ups (40 minutes)

Member Price: \$135 Non-Member Price: \$185

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.

Fundamentals of Small Business Banking Suite (45 minutes)

Member Price: \$95 Non-Member Price: \$130

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.

Growing Small Business Relationship (12 minutes)

Member Price: \$95 Non-Member Price: \$130

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

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

Introduction to Analyzing Financial Statements (3 hours, 15 minutes)

Member Price: \$95 Non-Member Price: \$130

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.

Loan Structuring, Documentation, Pricing and Problem Loans Suite (7 hours, 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Personal Tax Return Analysis (6 hours)

Member Price: \$95 Non-Member Price: \$130

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

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

Qualitative Analysis and Determining a Credit Risk Rating (6 hours)

Member Price: \$275 Non-Member Price: \$375

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

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

Relationship Sales for Small Business Clients Suite (25 minutes)

Member Price: \$95 Non-Member Price: \$130

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

Small Business Borrowing Suite (21 minutes)

Member Price: \$95 Non-Member Price: \$130

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

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

Small Business Products Suite (20 minutes)

Member Price: \$95 Non-Member Price: \$130

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

Sales Planning Suite (20 minutes)

Member Price: \$55 Non-Member Price: \$75

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

Treasure Management (15 minutes)

Member Price: \$55 Non-Member Price: \$75

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.

Understanding Business Borrowers (6 hours, 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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)

Business Banking & Commercial Lending

Self-Paced Courses

Risk Management Association

The Commercial Real Estate Lending Decision Process Series and The Lending Decision Process Series are products of the **Risk Management Association**.

The Commercial Real Estate Lending Decision Process Series (18-25 hours)

Member Price: \$720 Non-Member Price: \$1,440

(not currently available as the six series undergo revisions)

A comprehensive study of CRE lending, beginning with a description of loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures and related risks. The series also includes resources, including reproducible work sheets for cash flow, compliance and important financial ratio calculations. Each series contains multiple courses. Series include:

- Series 1: Types of CRE Loans, Risk Areas and Performance Drivers
- Series 2: The CRE Underwriting Process
- Series 3: Financing Different Types of Commercial Properties
- Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments
- Series 5: Loan Structure and Documentation Considerations
- Series 6: Construction Lending

Series 1: Types of CRE Loans, Risk Areas and Performance Drivers (2 hours, 30 minutes)

Member Price: \$125 Non-Member Price: \$250

An overview of the different types of CRE loans and the importance of providing the right loan for both the borrower and the bank. The series will also help identify the risk areas in CRE lending and help analyze the drivers of CRE performance. Courses include:

- CRE-LDP 1.1 – Types of CRE Loans
- CRE-LDP 1.2 – Risk Areas and Drivers of CRE Performance

Series 2: The CRE Underwriting Process (3 hours, 15 minutes)

Member Price: \$125 Non-Member Price: \$250

Learn how to identify a company's net operating income (NOI) or cash flow, and analyze the project and proposed loan. Capitalization rates and valuation basics are also introduced, as well as the appraisal process and identifying best practices regarding environmental assessments. Courses include:

- CRE-LDP 2.1 – Underwriting Basics
- CRE-LDP 2.2 – Collateral Valuation Considerations

Series 3: Financing Different Types of Commercial Properties (2 hours, 30 minutes)

Member Price: \$125 Non-Member Price: \$250

Know the important credit risk considerations for major property groups and special properties, and be able to identify and compare components used in reporting statements for various income properties, estimate rental income using various approaches and create pro forma operating statements. Courses include:

- CRE-LDP 3.1 – Understanding the Various Property Types
- CRE-LDP 3.2 – Understanding Property Cash Flows

Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments (3 hours, 30 minutes)

Member Price: \$175 Non-Member Price: \$350

Recognize and use lease terminology and recognize the cash flow and economic considerations of leases. Learn how to review commercial property leases, assess the role and scope of an appraisal and identify issues in reviewing appraisals. The final section of this Series 4 will cover environmental assessments. Courses include:

- CRE-LDP 4.1 – Understanding and Analyzing Leases
- CRE-LDP 4.2 – Understanding and Evaluating Appraisals
- CRE-LDP 4.3 – Understanding and Evaluating Environmental Assessments

Series 5: Loan Structure and Documentation Considerations (3 hours, 15 minutes)

Member Price: \$125 Non-Member Price: \$250

Topics in how to assess various borrowing structures, identify issues involving owner occupied lending, determine loan documentation, as well as due diligence considerations and how to identify key components of CRE Loan structure. Courses included:

- CRE-LDP 5.1 – Borrowing Structures and Owner-Occupied Properties
- CRE-LDP 5.2 – Documentation, Due Diligence, and Loan Structure

Series 6: Construction Lending (6 hours)

Member Price: \$175 Non-Member Price: \$350

An explanation of the types of construction loans, construction lending underwriting and administration issues, and how to recognize the different elements of the construction lending process. Learn the key elements for successful completion of construction projects, and also the special issues involved with homebuilders and subdivision developers. Courses include:

- CRE-LDP 6.1 – Types of Construction Projects and Related Risks
- CRE-LDP 6.2 – The Construction Process, Liens, and Project Completion
- CRE-LDP 6.3 – Homebuilders and Subdivision Developers

The Lending Decision Process Series (35-50 hours)

Member Price: \$720 Non-Member Price: \$1,440

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

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

Series 1: Industry, Management, and Economic Influences (4 hours)

Member Price: \$100 Non-Member Price: \$200

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

- LDP 1.1 - Understanding the Customer's Operating Environment
- LDP 1.2 - Understanding the Customer's Business and Management

Series 2: Interpreting Quality of Financial Reports and Accounts (5 hours)

Member Price: \$100 Non-Member Price: \$200

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

- LDP 2.1 - Financial Statements Overview
- LDP 2.2 - Balance Sheet and Income Statement Overview

Series 3: Analyzing the Company's Financial Performance and Condition (12 hours)

Member Price: \$200 Non-Member Price: \$400

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

- LDP 3.1 - Spreading Financial Statements
- LDP 3.2 - Analyzing the Balance Sheet
- LDP 3.3 - Analyzing the Income Statement
- LDP 3.4 - Analyzing Combined Balance Sheets and Income Statements

Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources (8 hours)

Member Price: \$150 Non-Member Price: \$300

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

- LDP 4.1 - Business Cash Cycles
- LDP 4.2 – Seasonality
- LDP 4.3 - Discovering Borrowing Causes and Repayment Sources

Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability (6 hours)

Member Price: \$150 Non-Member Price: \$300

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

- LDP 5.1 - Cash Flow Statements and Their Formats
- LDP 5.2 - Analyzing Cash Flow
- LDP 5.3 - Debt Service Coverage

Series 6: Using Financial Projections to Fine Tune the Credit Analysis (6 hours)

Member Price: \$150 Non-Member Price: \$300

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

- LDP 6.1 - Using Pro Forma Balance Sheets to Interpret Short Term Repayment Ability
- LDP 6.2 - Preparing and Interpreting Annual Financial Projections
- LDP 6.3 - Using Projections to Help Determine Appropriate Loan Type

Business Banking & Commercial Lending

Facilitated Courses

Analyzing Financial Statements (16 weeks)

Member Price: \$550 Non-Member Price: \$675

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.

Textbook required: Analyzing Financial Statements, 8th Edition

Commercial Lending (12 weeks)

Member Price: \$550 Non-Member Price: \$675

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.

Textbook required: Commercial Lending 7th Edition

General Accounting (16 weeks)

Member Price: \$600 Non-Member Price: \$725

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.

Textbook required: College Accounting, 13th Edition

Introduction to Agricultural Lending (8 weeks)

Member Price: \$475 Non-Member Price: \$575

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.

No textbook required – reading materials are in the course.

This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

Legal Foundations in Banking (10 weeks)

Member Price: \$675 Non-Member Price: \$830

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.

Textbook required: Legal Foundations in Banking, 1st Edition

Compliance - Professional Compliance

Certificates

ABA Certificate in BSA and AML Compliance (7 hours)

Member Price: \$1,595 Non-Member Price: \$2,095

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 Fraud Prevention (5 hours 30 minutes)

Member Price: \$795 Non-Member Price: \$1,095

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 Deposit Compliance (12 hours)

Member Price: \$1,595 Non-Member Price: \$2,095

Gain a thorough understanding in key deposit regulations, and the ability to identify and respond to compliance requirements. Study at your own pace and get unlimited access to all course content for 12 months - including and updates on new issuances and regulation changes made within that year. Courses include:

- Anatomy of a Regulation
- BSA/USA PATRIOT Act
- Digital Compliance
- Electronic Funds Transfer Act (Reg E)
- Elements of a Compliance Program
- Expedited Funds Availability Act (Reg CC)
- Office of Foreign Assets Control (OFAC)
- Privacy/Information Sharing
- Reserve Requirements for Depository Institutions Act (Reg D)
- Truth-in-Savings Act (Reg DD)
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

ABA Certificate in Lending Compliance (28 hours)

Member Price: \$2,195 Non-Member Price: \$2,695

Demonstrate to bank management and examiners you have a thorough grounding in key lending regulations, and the ability to identify and respond to compliance requirements. This is a complete 17-course curriculum that you can access for 12 months at your own pace; no other online lending compliance curriculum offers this advantage. The certificate includes any updates on new issuances and regulation changes made within that year. Courses include:

- Anatomy of a Regulation
- Community Reinvestment Act, Community Bank (CRA)* -OR-
- Community Reinvestment Act, Large Bank (CRA)*
- Credit Card Regulations
- Elements of a Compliance Program
- Equal Credit Opportunity Act (ECOA) Reg B
- Fair Credit Reporting Act (FCRA)
- Good Faith Estimate and HUD-1 **
- Home Mortgage Disclosure Act (HMDA)
- Loans to Insiders (Reg O)
- National Flood Insurance Regulations
- Real Estate Settlement Procedures Act (RESPA)
- Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM)
- Reg Z Closed-End Credit
- Reg Z Open-End Credit
- Servicemembers Civil Relief Act (SCRA)
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

Compliance - Professional Compliance

Self-Paced Courses

Anatomy of a Regulation for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

BSA/USA PATRIOT Act for Compliance Professionals (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

CRCM Exam Online Prep

Member Price: \$895 Non-Member Price: \$1,045

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.

Credit Card Regulations for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Digital Compliance for Compliance Professionals (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Electronic Funds Transfer Act (Reg E) for Compliance Professionals (1 hour 10 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Elements of a Compliance Program for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Equal Credit Opportunity Act (ECOA) for Compliance Professionals (2 hours 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Expedited Funds Availability Act (Reg CC) for Compliance Professionals (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Fair Credit Reporting Act (FCRA) for Compliance Professionals (2 hours 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Federal Flood Insurance Regulations for Compliance Professionals (1 hour)

Member Price: \$275 Non-Member Price: \$375

Provides a brief history of the federal flood insurance statutes—the Homeowners Flood Insurance Affordability Act (HFIAA) and the Biggert-Waters Act (BWA)—as well as the implementing regulations, an overview of flood insurance requirements, and a discussion of enforcement.

Good Faith Estimate and HUD-1 for Compliance Professionals (20 minutes)

Member Price: \$95 Non-Member Price: \$130

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

Home Mortgage Disclosure Act (HMDA) for Compliance Professionals (2 hours)

Member Price: \$275 Non-Member Price: \$375

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.

Loans to Insiders (Reg O) for Compliance Professionals (2 hours)

Member Price: \$275 Non-Member Price: \$375

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.

Office of Foreign Assets Control (OFAC) for Compliance Professionals (45 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Privacy/Information Sharing for Compliance Professionals (1 hour 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals (2 hours)

Member Price: \$275 Non-Member Price: \$375

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

Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals (30 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Reg Z Closed-End Credit for Compliance Professionals (2 hours 30 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Reg Z Open-End Credit for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Reserve Requirements for Depository Institutions (Reg D) for Compliance Professionals (20 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Servicemembers Civil Relief Act (SCRA) for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

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

Member Price: \$275 Non-Member Price: \$375

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

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals (1 hour 40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Compliance - Professional Compliance

Facilitated Courses

Managing Interest Rate Risk (8 weeks)

Member Price: \$875 Non-Member Price: \$1,125

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.

Textbook required: Bank Management, 8th Edition

Compliance – Bank Director Training & ABA Frontline Compliance

Self-Paced Courses

Bank Director Training

Beyond the Welcome: New Director Onboarding (9-minute video)

Member Price: Free Non-Member Price: \$75

New June 2020

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.

Board Oversight: BSA/AML/OFAC (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Board Oversight: Effective Compliance Management System (CMS) (5-minute video)

Member Price: Free Non-Member Price: \$75

New June 2020

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.

Board Oversight: BSA/AML/OFAC (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Board Oversight: Compliance Management (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Board Oversight: Fair Lending (5-minute video)

Member Price: Free Non-Member Price: \$75

Reviewed/Updated April 2019

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.

Board Oversight: Insiders and Regulation O (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Board Oversight: Post Compliance Exam Activities (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Board Oversight: Preparing for the Compliance Exam (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Digital Trends: Blockchain (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Digital Trends: Cybersecurity (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Digital Trends: Payments (5-minute video)

Member Price: Free Non-Member Price: \$75

New September 2018

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.

Diversifying the Board: Strategies and Best Practices (11-minute video)

Member Price: Free Non-Member Price: \$75

New June 2020

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

Encouraging Women to Accept the Ask (11-minute video)

Member Price: Free Non-Member Price: \$75

New June 2020

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

What Do Bank Boards Do? (7-minute video)

Member Price: Free Non-Member Price: \$75

New June 2020

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.

ABA Frontline Compliance

Active Aggressor for Employees (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene.

Highlights an EAP and best practices to prevent and report potential dangerous situations.

Active Aggressor for Managers (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

Provides indicators of potential active aggressor scenarios to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene.

Highlights an EAP and best practices for managers to prevent and report potential dangerous situations, and post-assessments and activities that follow the violent event.

ADA Accessibility (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated June 2020

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.

ADA Interacting with People Who Have Disabilities (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

Explores appropriate and practical ways to interrelate with individuals that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision.

Explains how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises.

ADA Overview and Employment (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2020

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.

Advertising: CAN-SPAM Act (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Advertising: Overview for Marketers (40 minutes)

Member Price: \$95 Non-Member Price: \$130

New October 2019

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

Appraisals: FIRREA and Interagency Guidelines (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated August 2020

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
- Transactions that may be exempt from obtaining an appraisal

Appraisals: Reg Z Requirements (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2020

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
- Transactions that are exempt from the requirements related to written appraisals

Bank Bribery Act (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2020

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

Bank Protection Act (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated March 2020

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

Banking Law and Referrals (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated March 2020

Explains the Interagency Consumer Protections in Sales of Insurance (ICP) rules on retail sales, solicitation, advertising, insurance products or annuities to consumers. Describes Regulation R that provides a framework for banks to refer customers to satisfy their banking demands. Describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make a referral.

Best Practices for Managing Remote Employees (15 minutes)

Member Price: \$35 Non-Member Price: \$55

New April 2020

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.

BSA/AML: Beneficial Ownership and Customer Due Diligence (30 minutes)

Member Price: \$55 Non-Member Price: \$75

New Reviewed/Updated August 2020

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.

BSA/AML: CIP Advanced (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

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.

BSA/AML: CIP Basics (40 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2019

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.

BSA/AML: Communicating with Customers about CTRs (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

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.

BSA/AML: Completing the CTR (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated April 2020

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.

BSA/AML: Complying with the BSA (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

Describes the key elements of an effective BSA policy and explains the responsibilities assigned to bankers to identify customers, monitor transactions, file reports, and retain records. Identifies the consequences for neglecting to adhere to BSA requirements, and describes what actions to take to avoid fines and penalties.

BSA/AML: Exempting Customers from CTR Reporting (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

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.

BSA/AML: Overview (15 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

Explores the risk assessment components that help prevent the different types of financial crimes. Covers the three stages in the money laundering process and provides current examples of possible schemes. Explains the four required elements of a BSA compliance program that must be implemented.

BSA/AML: Recordkeeping – Wires, Money Orders, and Other Challenges (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2019

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.

BSA/AML: Reporting (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

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.

BSA/AML: Risk Assessment and Customer Due Diligence (15 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2020

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.

BSA/AML: SAR Filing (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated August 2020

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.

BSA/AML: USA PATRIOT Act (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2019

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.

Community Reinvestment Act (Reg BB) (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2019

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

Cybersecurity Fundamentals (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2020

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

E-SIGN Compliance (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

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

Elder Financial Exploitation (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2020

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

Equal Credit Opportunity Act (Reg B) (1 hour 30 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated September 2018

Explains the prohibited bases for evaluating an application and required notifications, and other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences of noncompliance.

Expedited Funds Availability Act (Reg CC) (1 hour 20 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated August 2019

Explains when funds from deposits must be available for withdrawal and when holds on deposits can be extended, and the timing and content for providing key disclosures. Reviews the terminology used in Reg CC along with the disclosure requirements and endorsement standards, and covers Check 21, including a description of substitute checks.

Extending Credit to Bank Insiders (Reg O) (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated December 2019

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

Fair Debt Collection Practices Act (20 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated January 2020

Explains the purpose of the FDCPA, the protections for consumers and requirements on creditors, what verbal and nonverbal actions the debt collector is permitted and not permitted to take, and the recourse debtors have against a debt collector for violating the law.

Fair Housing (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2019

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

Fair Lending (1 hour 10 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated April 2020

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

Fair Lending for Marketers (15 minutes)

Member Price: \$35 Non-Member Price: \$55

New October 2019

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

FCRA: Adverse Action (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2019

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

FCRA: Affiliate/Third Party Information Sharing (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated August 2019

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

FCRA: Duties of Furnishers (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated August 2019

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

FCRA: Introduction and Overview (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated September 2019

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

FCRA: Medical Information Sharing (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated September 2019

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

FCRA: Notice to Consumers (Risk-Based Pricing) (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated October 2019

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

FCRA: Permissible Purpose (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated October 2019

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

FCRA: Prescreened Offers of Credit (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated October 2019

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

FCRA: Use of Consumer Reports in Employment (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated October 2019

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

FDIC for Marketers (15 minutes)

Member Price: \$35 Non-Member Price: \$55

New October 2019

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

FDIC Insurance Coverage (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated April 2020

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

Flood Disaster Protection Act (25 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated May 2020

Provides an overview of the requirements enacted by Congress and the mandated flood insurance requirements for all federally backed mortgages, and mortgages and loans obtained through federally insured and regulated financial institutions. Explains the coverage requirements and exemptions, and the disclosures required in these transactions.

Fraud Recognition and Prevention (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

Describes check fraud, check kiting and other check scams. Discusses how bank products, services, and information security can be vulnerable to identity theft activity. Explains types of credit fraud such as application fraud, personal loan information fraud, mortgage lending fraud, and lines of credit fraud.

Good Faith Estimate and HUD-1 (15 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated December 2019

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

Home Mortgage Disclosure Act (HMDA) Overview (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

Explores the types of loans covered by HMDA, and explains the collection steps for the demographic information, and how the Loan Application Register information is used. Defines the role of supervisory agencies and management in ensuring data is reported as outlined in HMDA.

Homeowners Protection Act (30 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated April 2020

Explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.

Human Trafficking and Human Smuggling (1 hour)

Member Price: \$95 Non-Member Price: \$130

New January 2020

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

Information Security and Red Flags (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated March 2020

Explains how to protect identifiable information from unauthorized access through cybersecurity attacks. Explains how banks can ensure secure remote access is controlled and enforced, and ways to handle information security breaches. Provides approaches to avoid falling victim to social engineering and identity theft.

Military Lending Act (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

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

Mortgage Servicing: ARM Notices (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

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.

Mortgage Servicing: Early Intervention and Continuity of Contact (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

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.

Mortgage Servicing: Error Resolution (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

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.

Mortgage Servicing: Escrow Accounts (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2019

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.

Mortgage Servicing: Force-Placed Insurance (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2020

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.

Mortgage Servicing: Loan Origination and Servicing Transfers (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2020

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.

Mortgage Servicing: Loss Mitigation (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2020

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.

Mortgage Servicing: Overview (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2020

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.

Mortgage Servicing: Payment Crediting and Periodic Statements (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated July 2020

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.

Mortgage Servicing: Successors in Interest (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated July 2020

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.

Office of Foreign Assets Control (OFAC) (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated June 2020

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

Privacy: GLBA Rule (Reg P) (25 minutes)

Member Price: \$55 Non-Member Price: \$75

New September 2020

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

Privacy: GLBA Safeguards Rule (25 minutes)

Member Price: \$55 Non-Member Price: \$75

New September 2020

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

Privacy: Overview of Laws (25 minutes)

Member Price: \$55 Non-Member Price: \$75

New September 2020

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

Real Estate Settlement Procedures Act (RESPA) Overview (1 hour)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated October 2019

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

Recognizing and Preventing UDAAP (1 hour)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated October 2019

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

Reg CC: Disclosures and Notifications (7 minutes)

New June 2020

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

Reg CC: Exceptions to Funds Availability Schedules (5 minutes)

New June 2020

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

Reg CC: Funds Availability Schedules (7 minutes)

New June 2020

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

Reg CC Subpart C (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

This course covers Regulation CC Subpart C, which sets forth rules concerning the following aspects of check collection and return:

- Expeditious return of checks
- Responsibilities of depository banks, paying banks, and returning banks
- Paying bank notification of nonpayment of large-dollar returns
- Check indorsement standards
- Other matters related to the check collection system

Reg DD for Marketers (25 minutes)

Member Price: \$55 Non-Member Price: \$75

New October 2019

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

Reg E Consumer Liability (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated February 2020

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

Reg E Consumer Remittances (1 hour 10 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

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

Reg E Disclosure Requirements (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Reg E Error Resolution Requirements (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2020

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

Reg E Gift Cards (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2020

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

Reg E Overdrafts (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Reg E Overview (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Reg E Payroll Cards (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated April 2020

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

Reg E Preauthorized Transfers (15 minutes)

Member Price: \$35 Non-Member Price: \$55

Reviewed/Updated May 2020

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

Reg E Prepaid Accounts (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated March 2020

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

Reg Z Adjustable Rate Mortgages (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated January 2020

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

Reg Z Advertising (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated January 2020

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.

Reg Z Advertising for Marketers (35 minutes)

Member Price: \$95 Non-Member Price: \$130

New October 2019

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

Reg Z Credit Cards (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2020

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.

Reg Z HELOCs (Open-End Credit) (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Reg Z HOEPA and Higher-Priced Mortgage Loans (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated March 2020

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.

Reg Z Installment and Home Equity Loans (Closed-End Credit) (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated May 2020

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

Reg Z Mortgages (Closed-End Credit) (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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

Reg Z Non Home Secured (Open-End Credit) (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated June 2020

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.

Reg Z Overview (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated February 2020

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.

Reg Z Private Education Loans (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated April 2020

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.

Reg Z Reverse Mortgages (25 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2019

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

Reg Z Right of Rescission (35 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated March 2019

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.

Reserve Requirements for Depository Institutions (Reg D) (40 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated June 2020

Covers the Regulation D-imposed reserve requirements. Defines transaction accounts, and includes the restrictions on NOW account eligibility and on the type and number of transactions allowed per month for Money Market deposit and savings accounts. Explains the requirements to follow when clients conduct excessive withdrawals or transfers of funds.

Right to Financial Privacy Act (RFPA) (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2019

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

Robbery and Bank Security (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated July 2019

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

Servicemembers Civil Relief Act (50 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2019

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

Sexual and Workplace Harassment (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated January 2020

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.

Sexual and Workplace Harassment for Managers (1 hour)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated January 2020

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.

Social Media for Marketers (25 minutes)

Member Price: \$55 Non-Member Price: \$75

New October 2019

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

Social Media: Managing the Risks (45 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated June 2019

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

Telephone Consumer Protection Act (TCPA) (40 Minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated May 2020

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

The S.A.F.E. Act – Secure and Fair Enforcement for Mortgage Licensing Act (30 minutes)

Member Price: \$95 Non-Member Price: \$130

Reviewed/Updated July 2019

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

TILA-RESPA Integrated Disclosures (30 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated December 2019

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

Truth in Savings Act (Reg DD) (1 hour)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated August 2019

Provides consistency in the way rates and other information about consumer-held deposit accounts is provided. The regulation imposes requirements on how and when consumer deposit account terms, including fees and rate information, are disclosed in advertisements, account opening documents, periodic statements, and change-in-term notices.

UDAAP for Marketers (45 minutes)

Member Price: \$95 Non-Member Price: \$130

New October 2019

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

Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG) (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Reviewed/Updated July 2019

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

Executive Education

Certificates

ABA Certificate in Bank Financial Management

Member Price: \$2,165 Non-Member Price: \$2,895

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.

Courses include:

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

ABA-Wharton Emerging Leaders Certificate: Advanced Emerging Leadership

Member Price: \$695 Non-Member Price: \$925

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.

ABA-Wharton Emerging Leaders Certificate: Engaging and Motivating Talent

Member Price: \$1,695 Non-Member Price: \$2,195

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.

ABA-Wharton Emerging Leaders Certificate: Strategy

Member Price: \$1,695 Non-Member Price: \$2,195

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.

Executive Education

Self-Paced Courses

Ethical Issues for Bankers (25 minutes)

Member Price: \$55 Non-Member Price: \$75

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.

Leveraging the Benefits of a Diverse Workforce (55 minutes)

Member Price: \$95 Non-Member Price: \$130

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

ABA-Wharton Competitive and Corporate Strategy

Member Price: \$925 Non-Member Price: \$1,175

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.

ABA-Wharton Leadership in the 21st Century

Member Price: \$925 Non-Member Price: \$1,175

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.

ABA-Wharton Managing and Motivating Talent

Member Price: \$925 Non-Member Price: \$1,175

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.

Managing the Value of the Customer Relationship Member Price: \$925 Non-Member Price: \$1,175

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

Executive Education

Facilitated Courses

Analyzing Bank Performance (7 weeks)

Member Price: \$660 Non-Member Price: \$870

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.

Textbook required: Bank Management, 8th Edition

Managing Funding, Liquidity and Capital (6 weeks)

Member Price: \$660 Non-Member Price: \$870

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.

Textbook required: Bank Management, 8th Edition

Managing Interest Rate Risk (8 weeks)

Member: \$660 Non-Member Price: \$870

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.

Textbook required: Bank Management, 8th Edition

Managing the Bank's Investment Portfolio (5 weeks)

Member Price: \$660 Non-Member Price: \$870

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

Textbook required: Bank Management, 8th Edition

Mortgage Lending

Certificate

ABA Residential Mortgage Lender Certificate (24 hours)

Member Price: \$775 Non-Member Price: \$985

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*
- Optional: Completing the HUD-1 For Loans Not Covered Under TRID*

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

Mortgage Lending

Self-Paced Courses

Effective Referrals Suite (15 minutes)

Member Price: \$55 Non-Member Price: \$75

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

Ethical Issues for Bankers (25 minutes)

Member Price: \$55 Non-Member Price: \$75

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.

Handling Mortgage Inquiries and Making Referrals (1 hour 40 minutes)

Member Price: \$95 Non-Member Price: \$130

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

Mortgage Customer Counseling and Prequalification (2 hours 30 minutes)

Member Price: \$95 Non-Member Price: \$130

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.

Personal Tax Return Analysis (6 hours)

Member Price: \$95 Non-Member Price: \$130

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.

Mortgage Lending

Self-Paced Courses

AllRegs

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

Appraisal Procedures (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Basics of Mortgage Processing (45 minutes)

Member Price: \$95 Non-Member Price: \$130

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.

Completing the HUD-1 For Loans Not Covered Under TRID (30 minutes)

Member Price: \$95 Non-Member Price: \$130

Designed to teach students to recognize each field on the HUD-1 form and identify the requirements for completion. Includes a detailed explanation of each field and several examples that aim to clarify specific loan situations. While most loans originated after October 3, 2015 will use the Truth-in-Lending Integrated Disclosures (TRID) forms, some loans will still require a HUD-1.

Determining Your Role in Fraud Prevention (30 minutes)

Member Price: \$55 Non-Member Price: \$75

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.

Discovering FHA Programs (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Essentials of Mortgage Lending (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Explaining Loan Modifications (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Mitigating Potential Fraud in Your Organization (30 minutes)

Member Price: \$55 Non-Member Price: \$75

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.

Preparing the Closing Disclosure (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Preparing the Loan Estimate (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Processing and Underwriting Credit (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Processing Income and Assets (1 hour)

Member Price: \$95 Non-Member Price: \$130

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.

Reviewing the Appraisal Report (1 hour)

Member Price: \$95 Non-Member Price: \$130

A thorough review of the Individual Condominium Unit Appraisal Report, Form 1073, highlighting the key differences between this and the Uniform Residential Appraisal Report (Form 1004). Current appraisal policies and procedures will also be covered.

Mortgage Lending

Facilitated Courses

Introduction to Mortgage Lending (10 weeks)

Member Price: \$550 Non-Member Price: \$700

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

No textbook required.

Legal Foundations in Banking (10 weeks)

Member Price: \$550 Non-Member Price: \$675

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.

Textbook required: Legal Foundations in Banking, 1st Edition

Retail Banking

Certificates

ABA Bank Solutions Provider Certificate (6 hours, 30 minutes)

Member Price: \$495 Non-Member Price: \$695

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

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

ABA Bank Teller Certificate (13 hours)

Member Price: \$695 Non-Member Price: \$995

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 (14 hours)

Member Price: \$1,295 Non-Member Price: \$1,595

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

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

ABA Certificate in Bank Financial Management

Member Price: \$2,165 Non-Member Price: \$2,895

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. Required Courses

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Analyzing Bank Performance
 - Managing the Bank's Investment Portfolio
 - Managing Funding, Liquidity, and Capital
 - Managing Interest Rate Risk
- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
 - Ethical Issues for Bankers

ABA Certificate in General Banking

Member Price: N/A Non-Member Price: N/A

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.

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Four to sixteen weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Banking Fundamentals Suite, which includes
 - The Banking Industry
 - Bank Lines of Business
 - Building Customer Relationships
 - General Accounting
 - Legal Foundations in Banking
 - Marketing in Banking
 - Money and Banking

- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
 - Ethical Issues for Bankers

ABA Customer Service Representative Certificate (10 hours, 30 minutes)

Member Price: \$795 Non-Member Price: \$995

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

Member Price: \$1,195 Non-Member Price: \$1,795

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. Courses include:

- Facilitated Online: Four weeks each in duration, you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
 - Marketing in Banking
 - Marketing Planning
 - Marketing Management

- Self-Paced Online: Learn at your own pace. Each course is 15-75 minutes in length.
 - Marketing in a Digital World
 - Search Engine Optimization
 - Build Your Campaign
 - Find Your Audience
 - The Power of Facebook
 - Leveraging LinkedIn
 - Strategic Twitter
 - Recognizing and Preventing UDAAP

ABA Personal Banker Certificate (13 hours, 30 minutes)

Member Price: \$795 Non-Member Price: \$995

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

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

ABA Supervisor/Team Leader Certificate (9 hours, 30 minutes)

Member Price: \$895 Non-Member Price: \$1,095

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

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

ABA Universal Banker Certificate (9 hours, 30 minutes)

Member Price: \$795 Non-Member Price: \$995

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

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

Retail Banking

Self-Paced Courses

Digital and Social Media Marketing

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

Marketing in a Digital World (7 hours)

Member Price: \$599 Non-Member Price: \$829

Marketing in a Digital World, a six-course series, shows you how to break through the noise and reach your target audiences. You'll learn to leverage Facebook, LinkedIn, and Twitter to expand your reach and build your bank's brand. You'll explore the latest strategies for crafting digital campaigns, including optimizing for search and which paid options can best engage your target audiences. Examples of successful campaigns by other financial institutions make it easy to put your ideas into action.

1. Social Campaigns
 - The Power of Facebook
 - Leveraging LinkedIn
 - Strategic Twitter
2. Digital Campaigns
 - Search Engine Optimization
 - Build Your Campaign
 - Find Your Audience

Marketing in a Digital World: Digital Campaigns

Member Price: \$299 Non-Member Price: \$399

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

Marketing in a Digital World: Social Campaigns

Member Price: \$299 Non-Member Price: \$399

In Marketing in a Digital World: Social Campaigns, a three-course series, you'll learn how to expand your reach and build your brand using Facebook, LinkedIn, and Twitter. You'll see why social networks must be part of an integrated marketing strategy to share your bank's story, connect with customers and prospects, and build brand loyalty.

- The Power of Facebook
- Leveraging LinkedIn
- Strategic Twitter

Retail Banking

Self-Paced Courses

General Banking

Banking Basics Suite

Member Price: \$595 Non-Member Price: \$795

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

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

Bank Marketing: Building Customer Relationships

Member Price: \$55 Non-Member Price: \$75

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

Bank Payment Systems and Technology

Member Price: \$55 Non-Member Price: \$75

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 Sales and Service: Expanding Customer Relationships

Member Price: \$55 Non-Member Price: \$75

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.

Banks as a Business

Member Price: \$55 Non-Member Price: \$75

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 and the Deposit Function

Member Price: \$55 Non-Member Price: \$75

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 Economy

Member Price: \$55 Non-Member Price: \$75

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 Personal Wealth Management

Member Price: \$55 Non-Member Price: \$75

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.

Business and International Banking Services

Member Price: \$55 Non-Member Price: \$75

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.

Ethical Issues for Bankers

Member Price: \$55 Non-Member Price: \$75

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.

Introduction to Banking

Member Price: \$55 Non-Member Price: \$75

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

Lending as a Cornerstone of Banking

Member Price: \$55 Non-Member Price: \$75

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.

Robbery and Bank Security

Member Price: \$95 Non-Member Price: \$130

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

Safeguarding Bank Assets and the Nation

Member Price: \$55 Non-Member Price: \$75

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 the Customer and the Bank

Member Price: \$55 Non-Member Price: \$75

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.

Teller Basics Suite

Member Price: \$150 Non-Member Price: \$200

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

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

Retail Banking

Self-Paced Courses

Management Skills

Authentic Leadership

Member Price: \$55 Non-Member Price: \$75

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

Building Collaborative Teams

Member Price: \$55 Non-Member Price: \$75

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

Coaching

Member Price: \$55 Non-Member Price: \$75

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.

Communicating Vision

Member Price: \$55 Non-Member Price: \$75

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

Corrective Action

Member Price: \$55 Non-Member Price: \$75

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.

Effective Meetings

Member Price: \$55 Non-Member Price: \$75

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.

Employee Recognition

Member Price: \$55 Non-Member Price: \$75

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.

Employment Law

Member Price: \$95 Non-Member Price: \$130

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

Empowerment

Member Price: \$55 Non-Member Price: \$75

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

Interviewing

Member Price: \$55 Non-Member Price: \$75

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.

Leadership in Action Suite

Member Price: \$195 Non-Member Price: \$275

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

Leveraging the Benefits of a Diverse Workforce

Member Price: \$95 Non-Member Price: \$130

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

Management Essentials Suite

Member Price: \$275 Non-Member Price: \$375

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

Managing Change

Member Price: \$55 Non-Member Price: \$75

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.

Managing Performance

Member Price: \$55 Non-Member Price: \$75

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.

Sexual and Workplace Harassment for Managers

Member Price: \$95 Non-Member Price: \$130

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.

Retail Banking

Payments

Self-Paced Courses

Payments System Training Suite (1 hour 20 minutes)

Member Price: \$495 Non-Member Price: \$645

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

Payments System Emerging Products (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Payment System Trends (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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

Retail Banking

Self-Paced Courses

Product Knowledge

Consumer Credit Basics (20 minutes)

Member Price: \$55 Non-Member Price: \$75

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

Consumer Loan Processes (20 minutes)

Member Price: \$55 Non-Member Price: \$75

Guides you through using the three-step consumer lending process, including customer service and regulatory considerations. Discover how to take a complete and accurate application, as well as evaluate the borrower's ability and willingness to repay a loan. Explore best practices for communicating the loan decision and next steps.

Small Business Products Suite

Member Price: \$95 Non-Member Price: \$130

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.

Fundamentals of Consumer Lending Suite

Member Price: \$95 Non-Member Price: \$130

This suite of two courses explores the consumer lending process from terminology to the application process to customer communications. Completing this suite provides best practices for ensuring regulatory compliance and determining credit worthiness. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Consumer Credit Basics
- Consumer Loan Processes

Fundamental of Small Business Banking Suite

Member Price: \$95 Non-Member Price: \$130

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

- Small Business Basics
- Small Business Operating and Life Cycle

Introduction to Analyzing Financial Statements

Member Price: \$95 Non-Member Price: \$130

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.

Introduction to IRAs

Member Price: \$95 Non-Member Price: \$130

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.

Personal Tax Return Analysis

Member Price: \$95 Non-Member Price: \$130

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.

Small Business Basics

Member Price: \$55 Non-Member Price: \$75

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.

Small Business Borrowing

Member Price: \$95 Non-Member Price: \$130

Describes the characteristics of the small business market that make it an attractive source of potential business. This course explores the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand the small business client credit needs. This course also explains the key steps to effectively communicate credit decisions to clients.

Small Business Operating and Life Cycle

Member Price: \$55 Non-Member Price: \$75

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.

Understanding Business Bank Products Suite

Member Price: \$175 Non-Member Price: \$175

These four courses outline the distinguishing factors of business credit products used to finance durable equipment and real estate, including: treasury management products, cash management and access services, retirement and investment, and international banking services

- Small Business: Retirement and Investment Products
- Small Business: Cash Management and Access Services
- Business Credit Products
- Treasury Management
- banking relationships with business customers

Understanding Consumer Bank Products Suite

Member Price: \$175 Non-Member Price: \$225

These eight courses help bankers understand and offer deposit and credit products suited to the customer's need. Learn the distinguishing factors of retirement, investment and insurance products, including estate planning and settlement services. Offers the details of digital products, PFM tools and more. Courses Include:

- Understanding Your Customer
- Consumer Checking Accounts
- Consumer Credit Products
- Consumer Credit Products: Home Secured
- Consumer Savings Accounts
- Consumer Retirement, Investments and Insurance Products
- Trust Products and Services
- Digital Products

Retail Banking

Self-Paced Courses

Sales Skills

Coaching to Support the Sales Process Suite

Member Price: \$55 Non-Member Price: \$75

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

Essential Selling Skills Bundle

Member Price: \$195 Non-Member Price: \$275

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Referrals Suite
- Making the client Call Suite
- Overcoming Objections Suite
- Relationship Sales Suite
- Sales Planning Suite

Effective Referrals Suite

Member Price: \$55 Non-Member Price: \$75

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

Event Networking

Member Price: \$95 Non-Member Price: \$130

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.

Making the Client Call Suite

Member Price: \$55 Non-Member Price: \$75

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

Overcoming Objections Suite

Member Price: \$55 Non-Member Price: \$75

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

Referring Insurance and Annuity Clients

Member Price: \$95 Non-Member Price: \$130

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.

Referring Investment Clients

Member Price: \$95 Non-Member Price: \$130

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.

Referring Trust Clients

Member Price: \$95 Non-Member Price: \$130

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.

Relationship Sales Suite

Member Price: \$55 Non-Member Price: \$75

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

Relationship Sales for Small Business Clients Suite

Member Price: \$95 Non-Member Price: \$130

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.

Sales Planning Suite

Member Price: \$55 Non-Member Price: \$75

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

Selling in a Social World

Member Price: \$129 Non-Member Price: \$179

The Internet has changed the way consumer and financial products are sold. You need more effective and efficient strategies to extend your reach, find new prospects, stay top of mind and drive new business. These expert-led, engaging online courses provide practical tips and tactics to take advantage of the many tools offered by LinkedIn, the largest professional social channel. Courses include:

- Selling in a Social World: Extend Your Reach
- Selling in a Social World: Engage Your Audience

Growing Small Business Relationships Suite

Member Price: \$95 Non-Member Price: \$130

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

Successful Sales Campaigns

Member Price: \$95 Non-Member Price: \$130

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns, preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

Tele-Consulting Curriculum

Member Price: \$95 Non-Member Price: \$130

- Part 1 – Planning the Call

Provides a planning strategy for professional bankers to prepare to make calls to clients. This course focuses on client profiles that are specific to each client or order to evaluate sales potentials. To keep the reason for the calls focused and to make clients feel at ease from the start, this course explores the importance of creating call objectives, scripted introductions and questions.

- Part 2 – Making the Call

Provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits. This course explores appropriate ways to close the sale using the assumptive close, and six tips for using a system to follow up with clients.

Why Quality Customer Service Matters Suite

Member Price: \$55 Non-Member Price: \$75

This suite of five courses and one exercise module* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately.

- The Importance of Customer Service
- Customer Service Basics
- The Importance of Communication
- Handling Stress
- Handling Upset clients
- Why Customer Service Matters – Apply What You've Learned

Retail Banking

Self-Paced Courses

Workplace Skills

Communication Basics Suite

Member Price: \$55 Non-Member Price: \$75

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

Dealing Effectively with Co-Workers

Member Price: \$95 Non-Member Price: \$130

Focuses on the behaviors of and interactions between co-workers, and teaches methods to improve working relationships with difficult co-workers. This course introduces the characteristics of the four behavioral (base preference) groups, and explains how they affect communication between co-workers. It describes how to create some common ground with difficult co-workers or clients.

Essentials of Workplace Conduct

Member Price: \$95 Non-Member Price: \$130

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.

Improving Productivity

Member Price: \$95 Non-Member Price: \$130

Provides the main elements of productivity, and the guidelines on how to evaluate and improve productivity in the workplace. This course explains how to consistently and systematically apply a six-step process to resolving productivity problems in the work environment. It begins the process by carefully investigating what events, processes, or procedures lead to the problem. This course explains how to look for opportunities to improve the end result. It focuses on the value of work groups in the process, and what needs to be done to resolve problems and enhance current productivity levels.

Managing Time at Work

Member Price: \$95 Non-Member Price: \$130

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.

Online Communication Suite

Member Price: \$55 Non-Member Price: \$75

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

Presentation Skills Suite

Member Price: \$95 Non-Member Price: \$130

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

Sexual and Workplace Harassment

Member Price: \$95 Non-Member Price: \$130

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.

The SOS Habit

Member Price: \$149 Non-Member Price: \$199

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.

Verbal Communication Suite

Member Price: \$55 Non-Member Price: \$75

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

Written Communication Suite

Member Price: \$55 Non-Member Price: \$75

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

Retail Banking

Facilitated Courses

Banking Fundamentals

Member Price: \$595 Non-Member Price: \$795

Banking Fundamentals includes three 4-week courses that combine the principles of the banking industry with real-world application. Ideal for emerging bankers, or bankers seeking to gain an understanding of the changing world of financial services. It is an online, paperless, series of courses that combines peer collaboration with instructor guidance. Courses include:

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

Bank Lines of Business (4 weeks)

Member Price: \$215 Non-Member Price: \$285

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.

No textbook required.

Building Customer Relationships (4 weeks)

Member Price: \$215 Non-Member Price: \$285

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.

No textbook required.

Consumer Lending (16 weeks)

Member Price: \$500 Non-Member Price: \$650

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.

Textbook required: Consumer Lending, 7th Edition.

General Accounting (16 weeks)

Member Price: \$600 Non-Member Price: \$725

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.

Textbook required: College Accounting, 13th Edition.

Legal Foundations in Banking (10 weeks)

Member Price: \$675 Non-Member Price: \$830

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.

Textbook required: Legal Foundations in Banking, 1st Edition.

Marketing in Banking (4 weeks)

Member Price: \$300 Non-Member Price: \$375

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. No textbook required.

Marketing Management (4 weeks)

Member Price: \$300 Non-Member Price: \$375

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).

No textbook required.

Marketing Planning (4 weeks)

Member Price: \$300 Non-Member Price: \$375

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.

No textbook required.

Money and Banking (16 weeks)

Member Price: \$510 Non-Member Price: \$656

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

Textbook required: Money and Banking, 3rd Edition.

The Banking Industry (4 weeks)

Member Price: \$215 Non-Member Price: \$285

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.

No textbook required.

Risk Management

Certificates

Certificate in BSA and AML Compliance (7 hours)

Member Price: \$1,595 Non-Member Price: \$2,095

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

Certificate in Financial and Credit Risk Management (5 hours, 15 minutes)

Member Price: \$1,295 Non-Member Price: \$1,795

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

Certificate in Fraud Prevention (5 hours, 20 minutes)

Member Price: \$795 Non-Member Price: \$1,095

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

Certificate in Operational Risk Management (10 hours)

Member Price: \$1,595 Non-Member Price: \$2,095

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

Certificate in Risk Management Frameworks (8 hours)

Member Price: \$1,395 Non-Member Price: \$1,895

New in risk management training, this certificate includes nine courses covering the entire risk management lifecycle. Each course walks through a critical process in sufficient detail for a targeted, yet integrated view of risk management activities vital to an institution, such as establishing an effective governance process followed by risk identification, measurement, evaluation, monitoring, controls and reporting.

- Introduction to Enterprise Risk Management
- Board and Senior Management Oversight
- Risk Policies, Procedures, and Limits
- Risk Management Reporting
- Risk Management Control Framework
- Risk Identification
- Risk Measurement and Evaluation
- Risk Mitigation
- Risk Monitoring

Risk Management

Self-Paced Courses

Online Training in Bank Risk Management

Cybersecurity Management (1 hour)

Member Price: \$275 Non-Member Price: \$375

An understanding of the risks associated with technology and its importance to the bank's operations and its management. Learn what to consider regarding the protection of technology, systems and data from inappropriate modification or destruction.

Elements of an Operational Risk Management Program (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Fraud and Criminal Threats (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Incident Management and Resilience (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Operational Risk Model Management (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Oversight and Management of Operational Risk (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Payments and Settlements (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Physical Security (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Regulatory Exam Management (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Risk and Control Self-Assessment (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Vendor Risk Management (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Management

Self-Paced Courses

Risk Management Frameworks

Board and Senior Management Oversight (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Introduction to Enterprise Risk Management (45 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Identification (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Management Control Frameworks (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Management Reporting (1 hour 15 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Management and Evaluation (50 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Mitigation (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Monitoring (1 hour)

Member Price: \$275 Non-Member Price: \$375

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.

Risk Policies, Procedures, and Limits (40 minutes)

Member Price: \$275 Non-Member Price: \$375

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.

Wealth Management & Trust

Certificates

ABA Certificate in Core Concepts for Fiduciary Advisors (3 hours 15 minutes)

Member Price: \$895 Non-Member Price: \$1,095

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 Fiduciary Principles and Ethics (1 hour 35 minutes)

Member Price: \$395 Non-Member Price: \$495

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 (4 hours 45 minutes)

Member Price: \$1,295 Non-Member Price: \$1,795

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 Trust: Advanced (14 hours)

Member Price: \$2,295 Non-Member Price: \$3,095

For the experienced professional, our online program gives an in-depth understanding of the fiduciary role. Learn to propose sophisticated solutions to complex client situations on topics like estate planning, trust administration, investment management, and ethics. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Advanced satisfies the third of three levels of study required to sit for the exam. Courses include:

- Asset Allocation and Portfolio Management
- Economics & Markets
- Education Planning Solutions for Minors
- Estate Planning for Charitable Giving
- Estate Planning for IRAs and Qualified Plan Balances
- Estate Planning for the Marital Deduction
- Estate Planning Solutions for the Business Owner
- Fundamentals of Alternative Investment Products
- Generation-Skipping Transfer Tax
- Gift Taxation
- Income Tax Planning
- Managing Life Insurance Policies
- Planning for Estate Tax
- Prudent Portfolio Management
- Special Needs Trusts

ABA Certificate in Trust: Foundational (10 hours)

Member Price: 1,495 Non-Member Price: \$1,995

Strengthen or establish your understanding of basic wealth management and trust principles, either online or in-person. Either option provides an introduction to estate planning, trust administration, investment management concepts, and ethical behavior. For those wishing to earn the CTFA designation, the ABA Certificate in Trust: Foundational satisfies the first of three levels of study required to sit for the exam. Courses include:

- A Guide to Ethics in Fiduciary and Trust Activities
- A Guide to Ethics in Investments
- Estate and Guardian Administration
- Introduction to Estate Planning
- Introduction to Investment Management
- Introduction to IRAs
- Introduction to Planning for Retirement Assets
- Introduction to Trust Administration
- Minimizing Fiduciary Risk and Litigation

ABA Certificate in Trust: Intermediate (18 hours)

Member Price: \$2,295 Non-Member Price: \$3,095

Ideal for individuals with some field experience who have mastered the concepts introduced in the foundational trust certificate, either online or in-person. Learn the tools available to a fiduciary, such as estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Intermediate satisfies the second of three levels of study required to sit for the exam. Courses include:

- A Guide to Ethics in Financial Planning
- A Guide to Ethics in Tax Law & Tax Planning
- Account Acceptance and Termination
- Basic Characteristics of a Trust
- Bond Selection and Analysis
- Discretionary Distributions
- Duties and Powers of the Trustee
- Estate Planning to Achieve Client Goals
- Fiduciary Income Tax
- Fiduciary Law
- Fundamentals of Life Insurance
- How Trusts are Taxed
- Investment Policy
- Investment Products
- Stock Selection and Analysis
- Types of Insurance
- Understanding Transfer Tax

Health Savings Account (HSA) Expert Certificate (3 hours, 30 minutes)

Member Price: \$795 Non-Member Price: \$1,095

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.

Wealth Management & Trust

Self-Paced Courses

A Guide to Ethics in Fiduciary and Trust Activities (35 minutes)

Member Price: \$95 Non-Member Price: \$130

Your client doesn't want to trust his house keys to someone he doesn't trust; he won't want to trust his trust assets, either. This Guide to Ethics presents scenarios identifying ethical breaches, and provides the trustee with tools should he discover a breach.

A Guide to Ethics in Financial Planning (20 minutes)

Member Price: \$95 Non-Member Price: \$130

Introduces ethical standards as they apply to assisting the client and the advisors in developing an organized and comprehensive financial plan. Provides specific courses of action to prevent conflicts of interest and the potential to affect objectivity, and examines compensation arrangements in financial planning that should be fully disclosed to the client.

A Guide to Ethics in Investments (40 minutes)

Member Price: \$95 Non-Member Price: \$130

Explains the importance of trustee duties, custody of client assets, and recognizing the penalties for violating fiduciary duties. Explores avoiding conflicts of interest and covers information on the Uniform Prudent Investor Act (UPIA). Offers guidelines on ethical behavior related to self-dealing, equal treatment of accounts, and soft dollar services.

A Guide to Ethics in Tax Law and Tax Planning (25 minutes)

Member Price: \$95 Non-Member Price: \$130

Addresses the duties of the fiduciary that is to hold the assets, administer them, and carry out the terms with a duty of loyalty, impartiality, and reasonable care. It also explores the possible conflicts between investments and the prudent investor rule. This course focuses on the avoidance of the unauthorized practices of law by providing guidelines as to what activities are permitted.

Account Acceptance and Termination (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Applying Fiduciary Principles and Ethics (30 minutes)

Member Price: \$135 Non-Member Price: \$185

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.

Asset Allocation and Portfolio Management (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Describes the purpose of the customer profile information collected for investment policies, and how model portfolios are matched to customer profiles. 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.

Basic Characteristics of a Trust (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Describes the steps that a client takes to create a trust and the value and protective nature of a trust. Explains the basic categories that trusts fall into, and details the different attributes that trusts have to answer client questions and match the needs of clients to a particular type of trust.

Bond Selection and Analysis (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Developing a Personalized Wealth Management Strategy (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Developing and Delivering a Compelling Personal Value Proposition (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Discretionary Distributions (2 hours)

Member Price: \$175 Non-Member Price: \$225

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.

Duties and Powers of the Trustee (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Economics & Markets (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Education Planning Solutions for Minors (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Explains the advantages and disadvantages and tax implications of the 529 Plan and Coverdell accounts. Covers the benefits and drawbacks, including the tax implications of custodial accounts. Describes the fundamentals of 2503(c) trusts and Crummey trusts, including the advantages, disadvantages, and the tax implications of the trusts.

Effective Client Engagement Through "Wealth Personas" (15 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Emotional Intelligence for Wealth Advisors (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Engaging in Multigenerational Conversations with Clients (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Engaging With Centers of Influence (25 minutes)

Member Price: \$135 Non-Member Price: \$185

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.

Estate and Guardian Administration (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Generates an understanding of the estate administration process including deadlines, protecting assets, paying claims against the estate, asset management, income tax obligations, and distribution responsibilities. Explains the preliminary matters relating to guardian administration, including responsibilities in estate asset inventory and asset management and closing a guardianship/conservatorship.

Estate Planning to Achieve Client Goals (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Explains how to talk to clients about the estate planning process and needed documents for an estate plan and reach client goals. Explores the advantages and techniques associated with donating through annual and lifetime gifts to minimize estate tax.

Estate Planning for Charitable Giving (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Describes proven charitable techniques to accomplish estate and financial planning objectives and the characteristics and tax advantages of charitable remainder trusts, charitable lead trusts, and pooled income funds. Explains how to apply for exemption status and filing and reporting requirements.

Estate Planning for IRAs and Qualified Plan Balances (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Explains how to identify mandatory distribution rules for deductible IRAs and qualified plans. 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.

Estate Planning for the Marital Deduction (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Estate Planning Solutions for the Business Owner (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Examines planning for successors, and valuing stock of closely held businesses, and guidelines for application. 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.

Fiduciary Income Tax (1 hour 45 minutes)

Member Price: \$175 Non-Member Price: \$225

Describes different types of taxes that estates and trusts are subject to and how the various entities are taxed. Explains taxation associated with grantor and tax-exempt charitable trusts and describes the general tax rules. Identifies income tax deductions available to individuals, trusts, and estates. Defines trust accounting income and explains distribution deduction for simple and complex trusts and distributable net income (DNI). Describes the distribution deduction for simple trusts and complex trusts and estates.

Fiduciary Ethics (35 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Fiduciary Law (2 hours 25 minutes)

Member Price: \$175 Non-Member Price: \$225

Explains exercising a power of appointment, future interest in property, and concurrent ownerships. Describes community vs. separate property, estate planning in a community property jurisdiction, and provisions that protect the surviving spouse in common law states. Describes the prudent management of assets investment strategy, criticisms of the Prudent Person Rule, issues of administering investment securities in fiduciary accounts, and the history of the Uniform Principal and Income Act.

Fundamentals of Alternative Investment Products (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Explains types of real estate investments and how they are valued. Identifies benefits and risks of foreign investments. Explores options, futures and forward contracts, and swap agreements. Describes exchange traded funds (ETFs) and common trust funds. Explains general and limited partnerships, and ways to identify the characteristics of closely held corporations.

Fundamentals of Life Insurance (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Generation-Skipping Transfer Tax (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Gift Taxation (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

How Trusts Are Taxed (55 minutes)

Member Price: \$175 Non-Member Price: \$225

This course explains the most basic and fundamental tax rules that apply to most charitable and non-charitable trusts. This course explains how grantor trusts, charitable trusts, and foundations and supporting organizations are taxed. It describes the purpose of distributable net income, and explains the distribution deduction for simple and complex trusts.

Income Tax Planning (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Interacting with Brokers - Internal and Third-Party Broker Dealers (20 minutes)

Member Price: \$135 Non-Member Price: \$185

This course identifies how bank fiduciary advisors can collaborate with financial advisors to better serve their clients' needs.

Introduction to Estate Planning (3 hours 35 minutes)

Member Price: \$335 Non-Member Price: \$450

Covers tax implications for grantor and charitable trusts and the concepts of gift, estate, and generation-skipping transfer taxes. Presents special rules for taxes, ways to minimize taxes, and how to calculate gift and estate taxes. Explains advantages and disadvantages of making lifetime gifts, and estate planning with the marital deduction.

Introduction to Fiduciary Risk Management and Compliance (25 minutes)

Member Price: \$135 Non-Member Price: \$185

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.

Introduction to Integrated Planning and Advice (20 minutes)

Member Price: \$135 Non-Member Price: \$185

This course provides an overview of the advisor's role in helping clients achieve their goals and objectives.

Introduction to Investment Management (3 hours 25 minutes)

Member Price: \$135 Non-Member Price: \$185

This course outlines the key components of investment management and provides a foundation for understanding the investment management process and basic trust concepts.

Introduction to IRAs (30 minutes)

Member Price: \$95 Non-Member Price: \$130

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.

Introduction to Planning for Retirement Assets (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Focuses on the planning aspects of various retirement plans. Explains the tax treatment of qualified plan benefits for taxation, 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 on an IRA, and the post mortem payout requirements of qualified plans.

Introduction to Trust Administration (2 hours 5 minutes)

Member Price: \$335 Non-Member Price: \$450

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.

Investment Policy (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Investment Products (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Know Your Competition (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Managing Life Insurance Policies (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Describes the use of life insurance as a financial tool. It explains how to determine if a cash value policy is right for a client, and discusses the appropriate use of policy illustrations. This course also outlines how to manage the death benefit option in a universal life policy, and the type of expenses associated with variable universal life policies. This course describes how wealth accumulates in variable universal life policies.

Managing the Dynamic Nature of Client Financial Needs (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Mastering the Art of Inquiry (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Minimizing Fiduciary Risk and Litigation (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Outlines 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 and accounting and discretionary distributions.

Planning for Estate Tax (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Prudent Portfolio Management (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Selling Value (20 minutes)

Member Price: \$135 Non-Member Price: \$185

This course outlines the most common reasons clients leave advisors and how to demonstrate value on an ongoing basis.

Special Needs Trusts (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Stock Selection and Analysis (55 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Structure Analysis and Advice (30 minutes)

Member Price: \$135 Non-Member Price: \$180

Provides ways to analyze structures used by clients to hold assets (trusts, LLC, LLP, corporations), and how they align with their strategies and goals.

Trust Fundamentals (30 minutes)

Member Price: \$175 Non-Member Price: \$225

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.

Types of Insurance (1 hour)

Member Price: \$175 Non-Member Price: \$225

Describes homeowners insurance, homeowners liability, and homeowners medical payment coverages. Covers floaters and endorsements and 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. 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 insurance and tax-qualified LTC policies and describes factors that are included when assessing risk in property insurance needs and liability, medical, and disability insurance coverages.

Understanding Fiduciary Principles (30 minutes)

Member Price: \$135 Non-Member Price: \$180

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.

Understanding Fiduciary Principles (25 minutes)

Member Price: \$135 Non-Member Price: \$180

Discover research that deals with gender, culture and generational differences across wealth topics (planning, investing, wealth transfer, debt, philanthropy) and the importance of using this information to demonstrate empathy and understanding when serving clients' needs.

Understanding Transfer Tax (55 minutes)

Member Price: \$175 Non-Member Price: \$225

Identifies the types of transactions that may be considered gifts and describes the conditions that cause gift taxation. Describes the requirements that must be met for a disclaimer to qualify for exemption from federal gift tax, and the exclusions available to clients to minimize or avoid taxes. Explains the impact of the unified tax system and how to calculate the amount subject to the gift tax.

Wealth Management & Trust

Facilitated Courses

Basic Administrative Duties of a Trustee (5 weeks)

Member Price: \$300 Non-Member Price: \$375

Basic Administrative Duties of a Trustee is one of two courses devoted to the basic skills and knowledge for understanding subject matter important to a trust professional. Recommended Prerequisite:

Introduction to Trust Products and Services.

No textbook required.

CTFA Exam Online Prep (12 weeks)

Member Price: \$1,470 Non-Member Price: \$1,820

A convenient way to prepare for the Certified Trust and Financial Advisor (CTFA) designation from ABA Professional Certifications. Participants use the Reference Guides to Wealth Management and Trust as their study tool, listen to 18 recorded lectures, and have access to a test on each subject area, modeled after a CTFA exam.

Textbook required: Reference Guides to Wealth Management and Trust

Introduction to Trust Products and Services (5 weeks)

Member Price: \$300 Non-Member Price: \$375

Introduction to Trust Products and Services is one of two courses designed to provide basic skills and knowledge for understanding subject matter important to a trust professional. This course is the recommended prerequisite for Basic Administrative Duties of a Trustee.

No textbook required.

IRA Online Institute (12 weeks)

Member Price: \$1,595 Non-Member Price: \$1,795

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.

Training Shorts

Compliance Courses

Consumer Loans: To Modify or Refinance? (13 minutes)

Member Price: \$75 Non-Member Price: \$95

Understand the required steps and possible exceptions with compliance disclosures when changing an existing consumer loan.

Fair Lending Implications for Changing Loan Terms (20 minutes)

Member Price: \$75 Non-Member Price: \$95

Understand the most important considerations to evaluate when refinancing or modifying existing loans in your bank portfolio.

Filing CTRs for Multiple Transactions Conducted by A Single Transactor (21 minutes)

Member Price: \$75 Non-Member Price: \$95

Understand the nuances of multiple transactions reported on the CTR.

HMDA and CRA Reporting Requirements for Refinancing or Modifying Loans (26 minutes)

Member Price: \$75 Non-Member Price: \$95

Learn what transactions are reportable to both HMDA and CRA requirements.

Loan Modification or Refinance Flood Insurance Requirements (25 minutes)

Member Price: \$75 Non-Member Price: \$95

Understand what requirements and disclosures are necessary when taking action on an existing designated loan involving flood insurance.

Processing Closed-End Real Estate-Secured Loan Notices of Error (20 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Processing Credit Card Billing Errors and Unauthorized Use Claims (28 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Processing Debit Card Disputes and Errors (27 minutes)

Member Price: \$75 Non-Member Price: \$95

Learn how to process debit card disputes and errors in compliance with the EFTA and Regulation E.

Real Estate Appraisal at Loan Modification or Refinance (22 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Timely Decision Communication (19 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Understanding and Processing Closed-End Real Estate Secured Loan Information and Loan Payoff Requests (22 minutes)

Member Price: \$75 Non-Member Price: \$95

Accurately identify loan information requests and loan payoff requests, and process them in a timely manner.

Understanding Credit Card Billing Errors and Unauthorized Use (19 minutes)

Member Price: \$75 Non-Member Price: \$95

Accurately identify consumer credit card billing errors and claims of unauthorized use.

Understanding Debit Card Disputes and Errors (17 minutes)

Member Price: \$75 Non-Member Price: \$95

Accurately identify and define debit card disputes and errors.

Understanding the Difference Between Complaints and Disputes (16 minutes)

Member Price: \$75 Non-Member Price: \$95

Identify the critical differences between a customer complaint and a dispute to know which response mechanism is appropriate.

What is a Closed-End Real Estate-Secured Loan Notice of Error? (14 minutes)

Member Price: \$75 Non-Member Price: \$95

Accurately identify closed-end real estate-secured loan notices of error (formerly called qualified written requests or QWRs).

Training Shorts

Marketing Courses

Marketing in the Age of Distraction (1 hour 23 minutes)

Member Price: \$300 Non-Member Price: \$380

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.

Content Opportunities in Community Banking (15 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Connecting With Your Audience in Community Banking (17 minutes)

Member Price: \$75 Non-Member Price: \$95

Learn to connect your brand with your audience, tactical pointers for better connection, and the great eight of connecting your content with your audience.

Conversion in Community Banking (23 minutes)

Member Price: \$75 Non-Member Price: \$95

Learn the conversion strategies, tactical advice on converting your marketing, and the great eight of conversion execution.

Campaigns in Community Banking (10 minutes)

Member Price: \$75 Non-Member Price: \$95

Learn to build out a high-level campaign through using your content, connection and conversion. Explore the five "musts" for any successful marketing campaign.

Case Study in Community Banking (18 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Training Shorts

Retail Courses

The Retail Playbook You Need to Succeed – Presented by Tonya Gossage (1 hour)

Member Price: \$300 Non-Member Price: \$380

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 (18 minutes)

Member Price: Free Non-Member Price: \$95

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.

Eight Essential Crisis Communication Tips (20 minutes)

Member Price: \$75 Non-Member Price: \$95

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.

Tips for Winning One-on-One Meetings (10 minutes)

Member Price: \$75 Non-Member Price: \$95

One-on-one meetings are valuable tools utilized by successful leaders. When conducted correctly, these meetings improve employee engagement, performance and produce measurable results.

Five Reasons Why Online Appointment Scheduling is Essential (13 minutes)

Member Price: \$75 Non-Member Price: \$95

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.