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## ABA Frontline Compliance Course Descriptions

### Bank Director Training

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

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 Control Activities (5 minute video)**

New September 2018

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

#### **Board Oversight: Compliance Management (5 minute video)**

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)**

New September 2018

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)**

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)**

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)**

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)**

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)**

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)**

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.

**Frontline Compliance****Active Aggressor for Employees (35 minutes)**

New May 2018

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)**

New May 2018

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)**

Reviewed/Updated June 2018

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)**

Reviewed/Updated July 2018

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)**

Reviewed/Updated July 2018

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)**

New April 2018

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.

**Bank Bribery Act (20 minutes)**

Reviewed/Updated October 2017

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)**

Reviewed/Updated February 2018

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)**

Reviewed/Updated February 2018

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.

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

New December 2017

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)**

Reviewed/Updated September 2018

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 (30 minutes)**

Reviewed/Updated September 2018

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

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

Reviewed/Updated August 2017

Teaches how to explain to customers that the bank is required by law to collect certain information, keep certain records, or make particular reports. This course 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)**

Reviewed/Updated December 2017

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated September 2018

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated August 2017

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)**

Reviewed/Updated September 2018

Explains the requirements needed to complete the 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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated September 2018

Explains how regulators evaluate a bank's efforts to meet the credit and service 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)**

Reviewed/Updated February 2018

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)**

Reviewed/Updated October 2017

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 Abuse (25 minutes)**

Reviewed/Updated July 2018

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

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

Reviewed/Updated November 2017

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated November 2017

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 Credit Reporting Act (FCRA) (1 hour 15 minutes)**

Reviewed/Updated September 2017

Explores considerations relating to use of medical information when making credit or employment decisions and adverse action requirements. Promotes discussions surrounding reporting and disclosure requirements including how to handle direct disputes, and explains circumstances surrounding risk-based pricing notices. Discusses the Dodd-Frank Act requirements pertaining to adverse action when a credit score is used.

**Fair Debt Collection Practices Act (20 minutes)**

Reviewed/Updated February 2018

Explains the purpose of the FDCPA, the protections for consumers and requirements on creditors under the Telephone Consumer Protection Act, 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)**

Reviewed/Updated January 2018

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)**

Reviewed/Updated February 2018

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.

**FDIC Insurance Coverage (50 minutes)**

Reviewed/Updated April 2018

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)**

Reviewed/Updated October 2017

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)**

New July 2018

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)**

Reviewed/Updated January 2018

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 (50 minutes)**

Reviewed/Updated January 2018

Explores the types of loans covered by HMDA, and explains the collection steps for the government monitoring information, and the 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.

**HMDA: Preparing for 2018 (1 hour 15 minutes)**

Reviewed/Updated March 2018

Explains how the new HMDA Rule changes will affect your institution's data collection and reporting efforts. Identifies unchanged, modified and new data points and emphasizes the need to verify the bank's obligations for timely recording and understand the proper reporting process to ensure compliance with the regulation.

**Homeowners Protection Act (30 minutes)**

Reviewed/Updated May 2018

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.

**Information Security and Red Flags (45 minutes)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated August 2018

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)**

Reviewed/Updated August 2018

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)**

Reviewed/Updated August 2018

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)**

Reviewed/Updated September 2017

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)**

Reviewed/Updated September 2018

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)**

Reviewed/Updated September 2018

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)**

Reviewed/Updated September 2018

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)**

Reviewed/Updated September 2018

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)**

Reviewed/Updated August 2018

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)**

New March September 2017

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**

New March 2018

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)**

Reviewed/Updated January 2018

Provides key information relative to OFAC laws and regulations that are part of bank employees' daily responsibilities. This course explains the overall purpose and background of OFAC. It provides the purpose and use of the blocked persons list, as well as the general guidelines for handling matched names and blocked funds.

**Privacy for Customer Contact Personnel (50 minutes)**

Reviewed/Updated March 2018

Provides a broad overview of privacy laws impacting consumers, including the Right to Financial Privacy Act and the Fair Credit Reporting Act, with a deeper look at Regulation P. Discusses the privacy issues, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.

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

New September 2017

Provides an overview of the Real Estate Settlement Procedures Act (RESPA) and its implementing Regulation, Regulation X. Explains the purpose, prohibited factors, and required disclosures of RESPA.

**Recognizing and Preventing UDAAP (1 hour)**

Reviewed/Updated April 2018

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. Please NOTE: This course uses the term "UDAAP" (instead of UDAP) throughout the course in order to proactively address the new "abusive" standard under the CFPB's Title X. Most bank regulators, however, are still examining banks under the old UDAP provisions of Section 5 of the FTC Act—the primary federal law that prohibits unfair or deceptive acts or practices and unfair methods of competition affecting commerce.

**Reg E Consumer Liability (25 minutes)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

Provides the background and purpose of the rule. It covers 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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

Reviewed/Updated March 2018

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)**

New April 2018

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)**

Reviewed/Updated January 2018

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

**Reg Z Advertising (45 minutes)**

Reviewed/Updated January 2018

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 Credit Cards (35 minutes)**

Reviewed/Updated January 2018

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. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

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

Reviewed/Updated January 2018

Explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms, and periodic statements. Note: The Reg Z Overview course must be taken at least once before any other Reg Z courses are attempted.

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

Reviewed/Updated January 2018

Describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. This course explains the underwriting standards, timing and disclosure requirements, escrow, and servicing requirements. It also explains the penalties for violations of these sections of Regulation Z.

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

Reviewed/Updated February 2018

Describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

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

Reviewed/Updated January 2018

Discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the new Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

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

Reviewed/Updated January 2018

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)**

Reviewed/Updated February 2018

Explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. It explains key terms used in Reg Z and the types of finance charges and items excluded from finance charges. Note: This course is the mandatory prerequisite for all other Reg Z frontline compliance courses.

**Reg Z Private Higher Education Loans (20 minutes)**

Reviewed/Updated March 2018

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. It discusses the disclosure requirements for such loans and the applicability of the right to cancel. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Reverse Mortgages (25 minutes)**

Reviewed/Updated May 2018

Defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Right of Rescission (35 minutes)**

Reviewed/Updated April 2018

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. New rules on a consumer's right to cancel a private education loan are also included. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

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

Reviewed/Updated October 2017

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)**

New December 2017

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)**

Reviewed/Updated March 2018

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.

**Servicemembers Civil Relief Act (50 minutes)**

Reviewed/Updated May 2018

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)**

Reviewed/Updated November 2016

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)**

Reviewed/Updated November 2016

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: Managing the Risks (45 minutes)**

Reviewed/Updated August 2018

Explains the risks and regulatory concerns in social media including how banking laws and regulations apply. Highlights key considerations when developing a program to identify, monitor and control its social media risk. Specific risks addressed include managing social media complaints from customers and managing employees' personal use of these platforms.

**Telephone Consumer Protection Act (TCPA) (40 Minutes)**

Created May 2018

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)**

Reviewed/Updated July 2017

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. NOTE: This course is written specifically for the purpose of training front-line Mortgage Loan Originators (MLOs) who are employed by financial institutions covered by the provisions of the S.A.F.E. Act. It does not cover the specific requirements for MLOs who must be state licensed and registered. Bank compliance managers or those administering the MLO registration process will need additional details not covered in this course. In addition, the course does not discuss the de minimis exception on the assumption that employees of those banks whose mortgage activities are too small to be subject to the S.A.F.E. Act, will not view this course.

**TILA-RESPA Integrated Disclosures (30 minutes)**

Reviewed/Updated December 2017

Explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules. This course provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. This course 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)**

Reviewed/Updated January 2017

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.

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

Reviewed/Updated August 2018

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.