

Course Catalog for Banks

bankersedgeSM

We're all about **you.**[®]

Table of Contents

Learning Technology

Artisan 2.0	5
CAT	6
MARS	7
Symphony	8
System Requirements	9

Courses

■ Regulatory Compliance	11
Lending Compliance	12
Deposit Compliance	16
Transaction Compliance	19
■ Financial Skills	22
Commercial Lending	23
Consumer Lending	25
Retirement Management	27
Retail Banking	29
■ Professional Skills	33
Leadership	34
Diversity and Inclusion	36
Customer Service	39
Sales	41
Professional Development with Multimedia	43
■ Mortgage Lending	51
Federal Mortgage Laws	52
General Mortgage Knowledge	56
Mortgage Loan Origination Activities	58
Ethics	61
Additional Mortgage Courses	61
■ ICB Continuing Education	62

Recommended Curriculums

■ By Role	65
Mortgage Lenders	66
Professional Tellers	67
Managers & Supervisors	68
Personal Bankers	69
General Bankers & Trainers	70
■ By Interest Area	71
Anti-Money Laundering (AML)	72
Bank Secrecy Act (BSA)	79
Customer Information Security Awareness (CISA)	86
■ Packaged Training Solutions	89
Package Comparison At-a-Glance	90
Compliance	91
Standard	96
Premium	103
Professional Development with Multimedia	112
Mortgage Lending	115
■ Custom Training Solutions	117

Index



Learning Technology

You need easy-to-implement learning technology that lessens the burden on your budget and your IT department. We provide hosted learning technology solutions for a wide variety of business needs — from feature-rich course authoring and reporting tools, to powerful LMS solutions, BankersEdge delivers.

Achieve your bank's learning objectives. Get more mileage out of your training budget. Help your instructional designers bring your corporate university program to life with BankersEdge learning technology.

Build better courses — faster. Students are more engaged, motivated learners when met with a clean, visually appealing training environment. Building on this principle, Artisan Internet-based content management transforms the task of training course creation into a canvas limited only by your imagination. Incredibly powerful yet remarkably easy to use, with its palette of innovative features, Artisan enables you to change fonts, apply new color schemes and import learning objects in minutes. To see how Artisan can help you create a richer training experience that inspires learning and delivers greater information retention, call 877-999-EDGE (3343).

Develop, edit and deploy online training easily.

- Streamline development with course-wide spell-check, page-to-page editing and keyword-search functionality.
- Choose from a broad range of page templates, question types and scoring parameters — including a new test-out feature.
- Import PowerPoint® presentations, Microsoft® Word® documents and Adobe® PDFs into your courses for anytime student access.
- New administrative features to rapidly deploy your courses to Symphony, MARS or an AICC- or SCORM-compatible LMS.
- Learners may leave an in-progress course by saving their place with bookmark functionality.
- Motivate learners with visually stimulating, Flash-based interactions that help keep students engaged in learning throughout each course.

Create, manage and share content across multiple training courses.

- Import existing Artisan course content to enhance the development process.
- Easy-to-use development tools for users at all skill levels — HTML editing feature for advanced users, or enable less tech-savvy users in your organization to build training courses with ease thanks to a simplified template-based editing environment.

Reduce rework with course-preview functionality driven by a WYSIWYG HTML editor.

- Flexible interface for individual course-page preview; or simulate the entire student experience with a complete preview before launching the course to an LMS.



CAT™



Getting up to speed on different types of custom authoring software is often a production roadblock for instructional designers. Frequently, they have to navigate through tutorials on features irrelevant to their course-design goals, just to learn how to use the functionality they need. With the BankersEdge Course Authoring Tool (CAT™), instructional designers across all levels of experience are productive immediately.

Create new courses. Modify existing modules. Drag and drop. Repeat.

- **Develop courses in minutes — not hours**

Create new courses from scratch, or edit content in BankersEdge off-the-shelf training products.

- **Train new users in under an hour**

Jump-start your instructional design process with pre-built templates and a simplified interface that enables instructional designers to get up to speed quickly. Store and reuse questions in future courses for faster deployment.

- **Populate pre-built templates with your organization's content**

Browse the included library of static graphics and choose visuals to enhance courses, or incorporate your company's brand elements.

- **Preview changes to course content in real-time**

Save time by checking course edits during development, instead of having to start over from the beginning due to an error.

- **Engage tech-savvy learners**

Enhance courses by adding activities, graphics, or exercises designed in HTML or Adobe® Flash®.

- **Encourage skill-building and promote professional growth**

Empower employees across all levels of your organization to design courses — regardless of their technical expertise.



MARS™



Continuously innovating our products to better solve your specific business challenges is one way in which we demonstrate our steadfast commitment to you. Newly refined for greater usability, MARS (Management Administration and Reporting System) delivers a fresh, stimulating learning experience that reflects our technology investment. MARS provides the reporting tools you need to track training and report results via one central point of administration. To see how MARS can help make your job easier, call 877-999-EDGE (3343) and request a demonstration.

Save time with streamlined training administration.

- **Streamline administrative processes.**
 - Update employee records in minutes.
 - Send messages tailored to specific audiences via bulk e-mail.
 - Synchronize data automatically and make changes effortlessly.
- **Eliminate redundant training.**
 - Create job-specific curricula and classify courses as required or elective, so employees take only the courses they need.
- **Track results automatically.**
 - Archive results automatically and retain data for future reporting.
- **Flexible administration and enterprise reporting.**
 - Import HRIS information and export data to your organization's legacy LMS system for a single-source training solution.
- **Share ROI data with stakeholders easily.**
 - Measure the impact of your corporate learning program with on-demand performance data.
 - Produce a broad range of standard reports, or create true custom reports using Microsoft® SQL Server® Reporting Services.



Symphony™



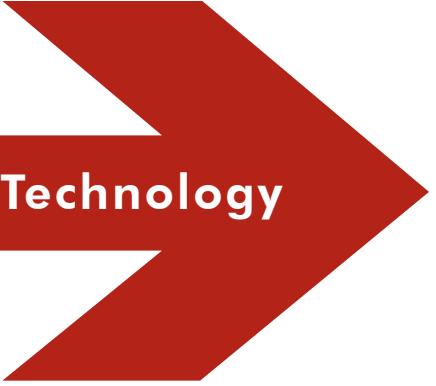
symphony

LEARNING MANAGEMENT SYSTEM

Technology. Scheduling and staffing. Data tracking and reporting. For a corporate training program to be effective, all of these elements must function in sync. A hosted Web-based learning management system (LMS), Symphony features a powerful pre-built library and data-integration functionality that work behind the scenes in concert with your existing enterprise technology. With Symphony, administrators may tailor course delivery to students' individual learning styles, schedule facilities, plan programs and access reporting information — in one convenient place. Discover how Symphony brings a new dimension to e-learning efficiency; call 877-999-EDGE (3343) and request a demonstration.

Orchestrate learning management — seamlessly.

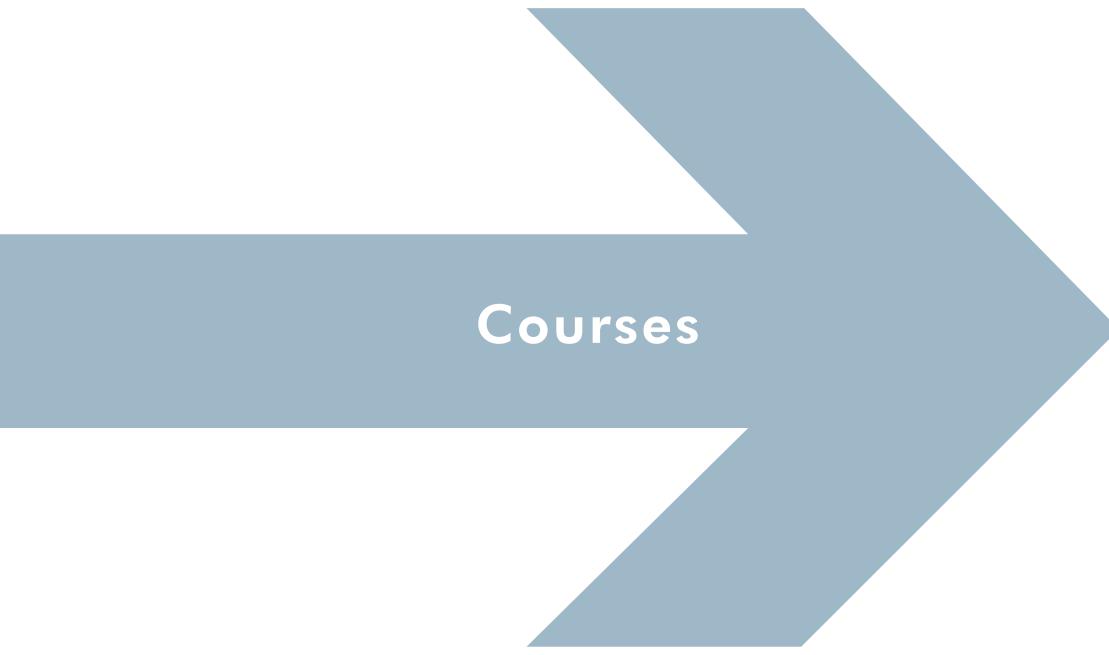
- **Reduce training time and costs.**
Merge e-learning with instructor-led classes.
- **Increase customer and employee satisfaction.**
Help employees become more proficient in their roles.
- **Administer courses and content from any compliant authoring tool.**
Streamline classroom and Internet-based training, data administration and online collaboration.
- **Communicate compliance gaps to decision-makers.**
Reference at-a-glance overviews for simplified reporting
- **Engage employees in learning with more meaningful courses.**
Develop more meaningful courses by tailoring training to specific job roles, learning styles and organizational objectives.
- **Enable self-driven calendaring, scheduling and registration.**
Empower employees to manage their own training programs, and reduce trainers' administrative burden.
- **Automate the training communication flow**
Schedule automated notifications to keep your employees up-to-date with their training schedule.



Learning Technology

Workstation and Security — System Requirements

- Microsoft® Windows® XP or Microsoft® Windows® Vista, Microsoft® Windows® 7, Microsoft® Windows® 8
- Microsoft® Windows® Internet Explorer® 7, Microsoft® Windows®, Internet Explorer® 8, Windows® Internet Explorer® 9, Windows® Internet Explorer® 10, Windows® Internet Explorer® 11, Mozilla Firefox 3.6 and later, or Google Chrome™ Internet browser version 15 and later
- Adobe® Flash® Player version 9 or greater
- Minimum 1024 x 768 pixel screen resolution (1280 x 800 pixel screen resolution is recommended)
- Minimum 512MB available RAM
- Supported domain name: *.betraining.com for http on port 80 and https on port 443
- JavaScript, Cascading Style Sheets and cookies must all be enabled



Courses

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

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



LENDING
COMPLIANCE
REGULATORY
COMPLIANCE

DEPOSIT
COMPLIANCE
REGULATORY
COMPLIANCE

TRANSACTION
COMPLIANCE
REGULATORY
COMPLIANCE

**LENDING
COMPLIANCE**

REGULATORY
COMPLIANCE

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

Commercial Compliance Overview

120 MIN.

Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act, Regulation O, the Home Mortgage Disclosure Act and other regulations relevant to your role.

Community Reinvestment Act for Intermediate Institutions

60 MIN.

Discover why the CRA is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act for Large Institutions

60 MIN.

Geared to large institutions, uncover your responsibilities under the CRA, and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Community Reinvestment Act for Small Institutions

60 MIN.

Gain a better understanding of why the CRA is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

Consumer Installment Loan Compliance Overview

90 MIN.

Gain a better understanding of consumer installment loans and the rules regulating them. Learn about the relationship between the laws governing these loans and your institution's responsibility when handling such loan applications.

Consumer Leasing Act — Regulation M

60 MIN.

Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth in Lending Act.

Equal Credit Opportunity Act — Regulation B

60 MIN.

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

{ "BankersEdge service is top-notch ... and the response time from customer care is THE BEST! When I have a question, I always receive a reply within minutes."

— Customer Satisfaction Survey

**Fair and Accurate Credit Transactions Act
(FACTA) Overview** **90 MIN.**

Find out how customers' personal credit, personal and insurance information should be managed according to FACTA and FCRA requirements.

Fair Credit Reporting Act (FCRA) **60 MIN.**

Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

Fair Debt Collection Practices Act (FDCPA) **60 MIN.**

Explore FDCPA rules for how debt collection agencies may communicate with consumers.

Fair Housing Act **90 MIN.**

Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

Fair Lending Overview **90 MIN.**

Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

Federal Regulation of Real Estate Appraisals **60 MIN.**

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

Flood Insurance **60 MIN.**

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

Home Mortgage Disclosure Act — Regulation C **60 MIN.**

Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.

Introduction to Credit Card Regulations **60 MIN.**

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

Loans to Executive Officers — Regulation O **60 MIN.**

Learn about practices related to extending credit to insiders, including individual and aggregate lending limits, recordkeeping and reporting requirements, rules concerning extensions of credit and civil penalties for violation.

Raising the Bar: A Guide to the 2014 CFPB Rules **60 MIN.**

Deemed some of the most significant changes to the mortgage regulatory landscape in history, the new CFPB mortgage servicing rules greatly vary in scope and apply to many mortgage areas. This course reviews the rules in detail, summarizes all of the changes each respectively implements and offers discussion scenarios to help students better understand how the new rules apply in real-world situations.

Real Estate Settlement Procedures Act (RESPA) — Regulation X **60 MIN.**

Designed to eliminate illegal kickbacks and referral fees, RESPA and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.

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

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

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

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

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

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

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

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

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

**Unfair, Deceptive or Abusive Acts or Practices
(UDAAP) — Regulation AA**

60 MIN.

Ensure your institution's procedures are compliant with the Unfair and Deceptive Credit Practices Act and Regulation AA.

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

30 MIN.

Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.

Bankers who service customers' personal or business accounts must adhere to certain disclosure requirements. The BankersEdge Deposit Compliance series explores deposit rules and regulations, including customer-identity verification; initial account-opening and periodic disclosures; credit-denial notices; availability of deposited funds and the electronic transfers. Courses in this curriculum cover Fedwire® and Regulation J, including general requirements, internal controls, operations and practices; the Gramm-Leach-Bliley Privacy Act; the Sarbanes-Oxley Act and anti-tying restrictions and exceptions.

Advertising Compliance

60 MIN.

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

Affiliate Transactions — Regulation W

60 MIN.

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

Anti-Boycott Restrictions

90 MIN.

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

Anti-Tying Restrictions

60 MIN.

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

Bank Bribery Amendments Act

30 MIN.

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

“When it comes to meeting and exceeding our organization’s training needs, BankersEdge is essential to our success. When my dedicated support team says they will accomplish a task — whether customizing a course or setting up our database — they do so in a timely fashion without having to rely heavily on our own internal resources. It is this level of responsiveness that cements our relationship with BankersEdge today, and into the future.”

— Senior Training Specialist

Customer and Enhanced Due Diligence (CDD/EDD)	30 MIN.
CDD is a critical component of your institution's Bank Secrecy Act and anti-money laundering policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.	
Customer Identification Program (CIP)	90 MIN.
Review the basic requirements of a CIP as prescribed by the USA PATRIOT Act. Explore the relationship between a CIP and your institution's anti-money laundering program. Also learn how to verify the identity of customers and how to respond to identity-verification problems.	
Customer Information Security Awareness (CISA)	120 MIN.
Explore specific requirements and general rules you must follow to ensure the security of customer information. To learn more about this training, please click here to see our complete CISA curriculum on page 87.	
Deposit Compliance Overview	90 MIN.
Learn about the rules and regulations that govern deposit accounts. Topics include: customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.	
Federal Deposit Insurance Corporation (FDIC)	90 MIN.
Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.	
Federal Election Campaign Act (FECA)	90 MIN.
Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.	
Fedwire® — Regulation J	45 MIN.
Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.	
Foreign Corrupt Practices Act	90 MIN.
The FCPA contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act — then test your knowledge in an interactive scenario.	
Gramm-Leach-Bliley (GLB) Privacy Act	60 MIN.
Gain a better understanding of GLB Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution	
GLB Privacy Act (Opt-Out)	60 MIN.
Review GLB Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.	

Introduction to Compliance for Tellers **60 MIN.**

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

Office of Foreign Assets Control (OFAC) **60 MIN.**

Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

Reserve Requirements — Regulations D and Q **90 MIN.**

Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.

Right to Financial Privacy Act (RFPA) **90 MIN.**

Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

Sarbanes-Oxley Act Overview **60 MIN.**

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

Sweep Account Disclosure Requirements **30 MIN.**

Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.

Truth in Savings Act — Regulation DD **60 MIN.**

Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.

In today's highly regulated banking environment, serving customers efficiently is more challenging than ever before. Financial services institutions are experiencing unprecedented government scrutiny due to heightened money laundering activity and other financial crimes. Consequently, tellers are facing increasingly time-consuming transaction requests due to complex compliance obligations. Yet, in spite of these realities, customers' demand for more services in the teller line continues to escalate. The BankersEdge Transaction Compliance series prepares tellers to handle transactions across all levels of complexity effectively.

Anti-Money Laundering (AML)**60 MIN.**

Be informed about money laundering. Learn about the process, legislation and requirements — and discover ways you can prevent money laundering at your financial institution.

AML for Customer Service Representatives**60 MIN.**

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

AML for Directors and Senior Management**30 MIN.**

As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.

AML for Lenders**90 MIN.**

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

AML for Operations**90 MIN.**

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

AML for Tellers**60 MIN.**

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

Anti-Terrorism Overview**90 MIN.**

Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.

“The BankersEdge Regulatory Compliance series is invaluable to our bank because now, we no longer have to dedicate time or resources to developing courses and conducting staff training.”

— Director of Training

Bank Broker/Dealer Exemptions — Regulation R **90 MIN.**

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

Bank Secrecy Act (BSA) **90 MIN.**

The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

BSA for Customer Service Representatives **90 MIN.**

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

BSA for Directors and Senior Management **30 MIN.**

As a director or senior manager, you are responsible for enforcing your financial institution's BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution's BSA compliance program.

BSA for Lenders **60 MIN.**

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

BSA for Operations **60 MIN.**

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

BSA for Tellers **90 MIN.**

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

BSA/AML Trust **60 MIN.**

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

Check 21 Act Overview **60 MIN.**

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

Currency Transaction Reporting (CTR) **60 MIN.**

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

Elder Financial Abuse **60 MIN.**

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

Electronic Funds Transfer Act — Regulation E **60 MIN.**

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

Expedited Funds Availability Act — Regulation CC **60 MIN.**

Explore the Expedited Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.

National Bank Trust Activities (12 CFR Part 9) **60 MIN.**

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

Providing Service to Customers With Disabilities **60 MIN.**

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

Red Flags of Identity Theft **45 MIN.**

Reframe your view on identity theft crime and prevention. Hear excerpts from the BankersEdge course "Pretext Calling and Identity Theft" about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

Service Members Civil Relief Act (SCRA) **60 MIN.**

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

Sexual Harassment **90 MIN.**

Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

Sexual Harassment for Supervisors and Managers **30 MIN.**

See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.

Suspicious Activity Reporting **60 MIN.**

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

Unlawful Internet Gambling — Regulation GG **20 MIN.**

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



COMMERCIAL
LENDING
FINANCIAL
SKILLS

CONSUMER
LENDING
FINANCIAL
SKILLS

RETIREMENT
MANAGEMENT
FINANCIAL
SKILLS

RETAIL
BANKING
FINANCIAL
SKILLS

Whether the lending staff in your organization need to acquire new skills or brush up on existing competencies, the comprehensive courses that comprise the BankersEdge Commercial Lending series provide a flexible environment where employees may learn at their own pace. From basic credit risk-assessment fundamentals to sales strategies, this curriculum provides the essentials commercial lending employees need to navigate transactions confidently and competently.

Cash Flow Analysis**90 MIN.**

Get acquainted with free cash flow and net internal cash flow analysis. Learn how these methods of analysis provide a more comprehensive picture of a company's financial health than earnings, cash flow statements or EBITDA.

Cash Flow Statement**60 MIN.**

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

Current Assets**60 MIN.**

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

Income Statement Analysis**60 MIN.**

Examine the income statement and its various accounts. Learn about the difference between accounting for taxes versus accounting for shareholders. Also, get acquainted with using ratios to analyze and compare companies.

Liabilities and Equity**60 MIN.**

Take a closer look at the liabilities and equity section of the balance sheet, and learn to identify and compare the way businesses fund operations.

“BankersEdge continually monitors its courses and updates its content to reflect legislative changes and issues, so I can rest assured that our employees are current on the latest legislation.”

— Customer Satisfaction Survey

Loan Structuring **60 MIN.**

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

Long-Term Assets **60 MIN.**

Examine the long-term assets section of the balance sheet, and find out what defines a long-term asset. Also, learn how to identify the different kinds of long-term assets.

Personal Tax Return Analysis **60 MIN.**

Gain confidence when analyzing personal tax returns. Learn tax return-analysis basics, including how to determine a projected income. Explore income trends, recurring versus non-recurring income, and discover how tax returns can be used as a sales tool.

Ratio Analysis **60 MIN.**

Explore how financial analysts use ratios to analyze and compare companies by performing calculations of various ratios that indicate the financial status of a company.

The Balance Sheet **60 MIN.**

Examine one of accounting's fundamental documents: the balance sheet. Learn how to read, create and maintain a balance sheet; and discover how a balance sheet works with other financial statements and fits into the annual report.

The Income Statement **60 MIN.**

Learn about the income statement and its links to the balance sheet. Explore various income statement accounts, what they mean and where they come from.

Understanding SBA Eligibility **60 MIN.**

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

Understanding SBA Loans **60 MIN.**

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

Working Capital **60 MIN.**

Get acquainted with working capital and operating working capital — two numbers of great interest to financial analysts. Learn how to calculate working capital and operating capital, and understand the difference between the two figures. Find out how financial analysts use these figures to analyze the financial status of a company.

**CONSUMER
LENDING**

FINANCIAL
SKILLS

To be successful in their roles, loan officers must first build a strong consumer lending foundation by mastering all aspects of the borrowing process. The BankersEdge Consumer Lending series gets back to basics by focusing on loan-program fundamentals, such as residential mortgage loan origination, processing, underwriting and closing. Other topics addressed in the curriculum include federal flood insurance regulations, Regulation C, HOEPA rules and SBA eligibility requirements.

Analyzing Personal Financial Statements

60 MIN.

Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Fundamentals of Consumer Lending

60 MIN.

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

Fundamentals of Mortgage Lending

30 MIN.

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

High-Cost Mortgages (HOEPA)

90 MIN.

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

“As regulators' expectations increase, financial institutions are tasked with finding training solutions that are comprehensive, cost-effective and user friendly. We selected BankersEdge as our exclusive training vendor because they meet these criteria, while providing impeccable customer service and support.”

— Senior Compliance Officer

Home Equity (Open-End Credit) 60 MIN.

Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

IRS Reporting for Real Estate Transactions 60 MIN.

The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness 60 MIN.

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

Private Mortgage Insurance 90 MIN.

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

Residential Mortgage 1-2-3 — Mortgage Process 90 MIN.

Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage 60 MIN.

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

Second Lien Real Estate Mortgage Loans 60 MIN.

Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending 60 MIN.

Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

Designed to address virtually every aspect of retirement-plan administration, the courses in the BankersEdge Retirement Management series help employees become better equipped to assist customers with IRAs and tax-favored savings plans. Topics covered include SBA loan program guidelines, terms and conditions, ESAs, SEP plans and SIMPLE IRAs.

Education Savings Accounts (ESA)

60 MIN.

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

Excess IRA Contributions

30 MIN.

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

IRA Beneficiary Options

90 MIN.

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

IRA Contributions

90 MIN.

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

IRA Distributions

120 MIN.

Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees.

Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

{ "Examiners and auditors are very satisfied with the training content, comprehension testing and employee tracking. We continue to add to our BankersEdge training library year after year." }

— Director of Compliance Operations

IRA Required Minimum Distributions **60 MIN.**

Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.

IRA Rollovers, Transfers and Direct Rollovers **90 MIN.**

Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Roth IRA Overview **60 MIN.**

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

Simplified Employee Pension (SEP) Plans **90 MIN.**

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

SIMPLE IRA Basics **90 MIN.**

Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.

Traditional IRA Overview **60 MIN.**

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

Trust Law Basics **30 MIN.**

Explore the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.

Trust Services **60 MIN.**

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

Understanding SBA Eligibility **60 MIN.**

Get acquainted with the eligibility requirements for the 7(a) loan programs of the Small Business Administration (SBA). Equip yourself with the tools you'll need to identify eligible loans and pinpoint eligibility issues that may require additional research.

Understanding SBA Loans **60 MIN.**

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

Drawing on our many years of experience building training programs for banks, we have developed a comprehensive curriculum that features the basics new hires need, coupled with refresher courses for more practiced employees. The BankersEdge Retail Banking series explores a broad range of topics — from account withdrawal and deposit skills, to identity theft prevention and ethical behavior.

Accepting Negotiable Instruments

90 MIN.

The laws and compliance requirements that apply to customers' deposit and check-cashing requests are highly complex. Minimize your institution's risk by expanding your knowledge of basic check-cashing and check-acceptance standards.

Automated Clearing House (ACH)

60 MIN.

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

Bomb Threats and Other Security Issues

60 MIN.

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

Business Continuity and Disaster Recovery

60 MIN.

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

Cash-Drawer Balancing

60 MIN.

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

Convenience Products and Services

60 MIN.

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

“BankersEdge provides our organization with a wide range of subjects to choose from. We use the banking courses to help new hires get up to speed in their positions. And our more experienced employees enjoy using the courses to hone their banking skills.”

— Director of Training

Deposit Products	60 MIN.
Learn about deposit products and services offered by financial institutions. Topics covered include types of deposit products available and their associated features and benefits, the interest earned on certain accounts, and the importance of deposit account relationships to customers and financial institutions alike.	
Deposits and Withdrawals	60 MIN.
Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.	
Ethics for Bankers	90 MIN.
Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.	
Frauds and Scams	60 MIN.
Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.	
Fundamentals of Banking I — The Banking System	90 MIN.
Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.	
Fundamentals of Banking II — The Banking Institution	90 MIN.
Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.	
Handling Stop Payments	60 MIN.
Get acquainted with the rules and procedures for accepting and processing stop-payment orders. And learn how stop-payment orders affect personal checks, electronic funds transfers and financial institution obligations.	
Health Savings Accounts (HSA)	90 MIN.
Confused about HSAs? You're not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.	
Insider Trading	60 MIN.
Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.	
Insurance Disclosures	30 MIN.
Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.	
Insurance Products	60 MIN.
Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.	

Issuing Negotiable Instruments **60 MIN.**

Learn about the four types of negotiable instruments, including cashing- and issuing-related procedures and guidelines.

Money Handling **60 MIN.**

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

New Account ID Procedures (CA-Specific) **90 MIN.**

Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in CA.

Non-Deposit Investment Products **60 MIN.**

Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.

Nonresident Alien **15 MIN.**

A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.

Opening a Deposit Account **60 MIN.**

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

Pretext Calling and Identity Theft **60 MIN.**

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

Private Banking **60 MIN.**

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

Records Management **60 MIN.**

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

Remote Deposit Capture **45 MIN.**

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

Robberies **60 MIN.**

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

Safe Deposit Boxes **60 MIN.**

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

Savings Bonds **30 MIN.**

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

Security of Customer Information Guidelines **45 MIN.**

Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

Trade Finance **30 MIN.**

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

Trust Law Basics **30 MIN.**

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

Trust Services **60 MIN.**

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

Wire Transfers **60 MIN.**

Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.

PROFESSIONAL SKILLS

LEADERSHIP
DEVELOPMENT
PROFESSIONAL
SKILLS

DIVERSITY AND
INCLUSION
PROFESSIONAL
SKILLS

CUSTOMER
SERVICE
PROFESSIONAL
SKILLS

SALES
PROFESSIONAL
SKILLS



Raise the bar in your organization with courses that create exceptional leaders. The BankersEdge Leadership Development series teaches employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road. Ten modules comprise the curriculum, which addresses business letter-, memo- and e-mail-writing; conflict resolution; time management; and interview preparation and conduct.

Module 1: Introduction to Management Basics

60 MIN.

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

Module 2: Time Management

60 MIN.

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

Module 3: Business Writing

60 MIN.

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

**Module 4: How to Lead and
Participate Effectively in Meetings**

60 MIN.

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

Module 5: Coaching and Feedback

60 MIN.

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

{ "We have retained BankersEdge over the past five years for three reasons: excellent support, expansive course selection and overall ease of use."

Customer Satisfaction Survey

Module 6: Leading People Through Change **60 MIN.**

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

Module 7: Handling Conflict **60 MIN.**

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

Module 8: Sharpening Your Interviewing Skills **60 MIN.**

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

Module 9: Managing Multiple Generations at Work **30 MIN.**

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

Module 10: Introduction to Project Management Concepts **60 MIN.**

Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task-orchestrating activities.

DIVERSITY AND INCLUSION

PROFESSIONAL SKILLS

Maintaining a harassment- and discrimination-free workplace improves productivity, boosts employees' morale and increases customer satisfaction. Taught in accordance with federal employment law, the BankersEdge Diversity and Inclusion series provides a risk-free environment where employees may learn how to be more respectful of customers' and co-workers' unique backgrounds. Confidential situations are also addressed in relation to the proper procedures for documenting offensive or illegal behavior as part of a workplace complaint.

Age

30 MIN.

Increase awareness about age discrimination in the workplace, and explore strategies for prevention.

Barriers to Diversity

30 MIN.

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

Cross-Cultural Business

30 MIN.

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

Cultural Diversity

30 MIN.

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

Discrimination

30 MIN.

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

Discrimination for Managers

30 MIN.

The broad spectrum of employees' and customers' varying races, ages, genders, ethnic groups, religions and lifestyles poses unique challenges for managers. Explore employment laws and learn how to create a harassment- and discrimination-free work environment.

“With BankersEdge, we love that we can tailor the courses to include our company's logo and policies. Plus, we are able to deliver the quizzes in various formats.”

Customer Satisfaction Survey

Defamation **30 MIN.**

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

Defamation for Managers **30 MIN.**

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

Diversity Awareness **90 MIN.**

Gain a new perspective on workplace issues associated with diversity, while discovering the advantages of embracing differences in a harmonious way.

Documentation **30 MIN.**

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

Documentation for Managers **30 MIN.**

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

Employees with Disabilities **30 MIN.**

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

Employees with Disabilities for Managers **30 MIN.**

Find out about employment law issues related to employees with disabilities that you could potentially face in the workplace.

Gender **30 MIN.**

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

Harassment **30 MIN.**

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

Harassment for Managers **30 MIN.**

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

Language **30 MIN.**

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

Marital Status **30 MIN.**

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

Race, Color and Nationality **30 MIN.**

America is one of the most diverse countries in the world in terms of our racial and ethnic makeup. Find out about the laws protecting race and national origin from discrimination and harassment in the workplace.

Religion **30 MIN.**

Learn to recognize and prevent religious discrimination and harassment scenarios at work by gaining a broader understanding of the laws protecting religion from discrimination and harassment.

Retaliation **30 MIN.**

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

Retaliation for Managers **30 MIN.**

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

Sexual Harassment **90 MIN.**

Prevent sexual harassment in your workplace and maintain a safe, dignified and productive work environment by learning to recognize and avoid inappropriate conduct.

Sexual Harassment **30 MIN.****for Supervisors and Managers**

See scenarios modeled after workplace incidents that could lead to sexual harassment claims, and find out the right way to handle situations where employees confide in you.

Sexual Orientation **30 MIN.**

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

Stereotypes and Assumptions **20 MIN.**

Understand the impact stereotypes and assumptions have on employees, so you can foster a more respectful work environment.

Veteran Status **30 MIN.**

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

Violence and Bullying in the Workplace **20 MIN.**

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

Workplace Inclusion **20 MIN.**

Identify, recognize and understand the value of diversity on a personal and professional level, and learn how to leverage differences in the workplace to better serve customers.

Delivering real value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Comprised of seven hour-long modules and a complementary course, the BankersEdge Customer Service series is a comprehensive curriculum that teaches employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service**60 MIN.**

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

Module 1: Showing Customers You Care**60 MIN.**

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

Module 2: Using Language to Serve the Customer**60 MIN.**

Language is powerful — particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

Module 3: Opening the Conversation**60 MIN.**

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

“We use BankersEdge because their thorough, concise courses are presented in a format that makes compliance training easy for our staff. I also enjoy the superior service BankersEdge provides.”

Director of Training

Module 4: Diagnosing Customer Needs **60 MIN.**

Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

Module 5: Responding to Customer Requests **60 MIN.**

Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

Module 6: Taming Challenging Conversations **60 MIN.**

Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

Module 7: That's a Wrap — Closing the Conversation **60 MIN.**

By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

Sales are the core of every business, and are the barometer through which growth is measured.

Comprised of four hour-long modules and a complementary course, the BankersEdge Sales series will teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

Cross-Selling

90 MIN.

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

Module 1: The Other Side of Service

60 MIN.

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

Module 2: Adding Value Through Cross-Selling

60 MIN.

Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

Module 3: Adding Value Through Up-Selling

60 MIN.

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

Module 4: Overcoming Resistance

60 MIN.

When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

“BankersEdge has been our online training provider for years. The material is accurate and compliant, the reporting tools are top-notch, and the customer service is truly unmatched.”

— Director of Training



Develop a winning team and create a positive workplace by giving your employees the tools they need to achieve peak performance. Designed for employees in leadership roles, courses in the BankersEdge Professional Development Multimedia package tackle topics managers and supervisors face at work, such as productivity and bridging the generation gap among team members. Techniques taught include tips for leading teams through organizational change and strategies for becoming a master communicator. All of the courses in this curriculum are enriched with multimedia for greater information retention.

“Your staff sets the gold standard for customer service. I love the proactive calls! Thank you for always being there with a helping hand.”

— **Customer Satisfaction Survey**

Communication

Better Business Grammar

35 MIN.

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

Communicating for Results: How to Be Clear, Concise and Credible

35 MIN.

Regardless of your role in your organization, to achieve results, you need good communication skills. Discover strategies that will help you connect with your audience, such as focusing on listeners' moods, asking questions to get people involved in your position and ways to organize your thoughts more effectively.

Communicating to Reduce Stress on the Job

30 MIN.

On-the-job stress can impair productivity and lead to communication breakdown. Learn how to avoid crossing co-workers' "security zones" and prevent stressful situations at work. Also explore methods of managing time pressure-induced tension.

Communicating with Customers

35 MIN.

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

Communicating with People on the Job

45 MIN.

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

Don't Shoot the Messenger: Common Workplace Courtesies that Reduce Tension & Lower Stress

40 MIN.

Raise your awareness of the six common violations of workplace courtesy. Practice mutual respect to build rapport with your colleagues and earn a reputation as someone who is great to work with.

How to Communicate Clearly and Effectively With Employees

45 MIN.

Learn how to become your employees' best boss by observing and listening to interactions between a manager and her employees. The scenarios reveal how to motivate employees with praise, offer constructive criticism that challenges employee growth and to clearly and confidently delegate important tasks to prevent misunderstandings.

How to Give and Receive Criticism

35 MIN.

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

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

45 MIN.

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

Mastering Memos

30 MIN.

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

Power Writing: Techniques for Success **60 MIN.**

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

Powerful Ways to Persuade People **40 MIN.**

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

Solving People Problems on the Job **45 MIN.**

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

Speaking to One Person or a Roomful: Proven Techniques that Will Make You a Master Communicator **45 MIN.**

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

Speaking with Confidence, Clarity and Charisma **45 MIN.**

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

Customer Service

7 Things Never to Say to Your Customers

45 MIN.

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

Everyone's Customer Service Role

45 MIN.

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

Listen & Win: How to Keep Customers Coming Back

30 MIN.

Unlock one of the best-kept secrets to customer retention: listening. Learn techniques to improve your listening skills, as well as some tips you can use to avoid common customer complaints.

Speak Like a Pro ... and Get a Standing Ovation Every Time

45 MIN.

Do you feel nervous at the prospect of giving a speech? You're not alone. Realize that your audience will feel confident about you — and your message — only if you speak with poise. Discover a fail-safe way to write an effective speech that you can deliver with conviction and finesse; and learn how to connect with audiences instantly using one of five classic introductions.

Think Like the Customer, Act Like the Owner

40 MIN.

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

Winning Over Even the Most Difficult Customers:

45 MIN.

Going Beyond Service with a Smile

Even the best customers can be taxing under stressful conditions. But since difficult customers are a fact of life, it's up to you to turn frustrating situations around and make the most of every conversation you have with customers — regardless of the challenge. Pick up important skills you can use to win over thorny customers and lead by example.

Leadership

Becoming a Coach: Bringing out the Best in Employees 40 MIN.

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

Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel 45 MIN.

Whether you are a manager, executive or an entry-level professional, the source of your power to excel comes from within. Tap into eight communication principles of leadership and become the best leader you can be.

Conducting High-Impact, Low-Stress Performance Reviews 45 MIN.

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

Creating Your Dream Team: How to Harness the Power of Teamwork 45 MIN.

Walk through the team-building process and acquire universal strategies you can apply when building your own dream team. Learn how to select the right talent, clearly communicate your team's mission, foster a creative, innovative environment and make the most of errors so your team can learn from mistakes.

Everyone's Teamwork Role 45 MIN.

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

For Managers ... Creating a Positive Workplace: Good Attitudes Are Contagious 45 MIN.

Invest in your employees, and you will see the payoff in productivity. Find out how to inspire, nurture, challenge and recognize employees in a way that will help you build a more positive, energized workplace.

Heating Up Your Cold Calls 35 MIN.

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

Hiring Secrets: 12 Tips to Get Candidates to Reveal Their True Selves 35 MIN.

Interviewing candidates is a common cause of anxiety for many hiring managers. Practice specific steps you can use to improve your interviewing technique and conduct more successful interviews.

How to Resolve Conflict at Work **30 MIN.**

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

How to See Opportunity in a Changing Workplace **30 MIN.**

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

How to Shine in Difficult Management Situations **45 MIN.**

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

Interviewing Techniques That Help You Hire the Best **60 MIN.**

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

It's Business, Not Personal: Taming Emotions in the Workplace **45 MIN.**

Being overly emotional at work can hinder your career. Find out how to tame your emotions when dealing with your boss, co-workers and customers. Also learn how to take feedback gracefully, refrain from writing emotionally charged e-mails and share opinions diplomatically. Plus, practice techniques for clearing the air constructively.

Motivating Employees During Organizational Change **45 MIN.**

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

Professional Conduct 101: Vital Skills for New Employees **45 MIN.**

New employees are often unfamiliar with the common ground rules of workplace. Discover the vital skills needed to develop a professional image — from appropriate dress and conduct to how to adjust to the company's organizational culture. Also, observe strategies for avoiding inappropriate behaviors that can undermine credibility.

Resolving Conflicts: Strategies for a Winning Team **30 MIN.**

Negative behavior by a few team members can be fatal to a team's success. Experience scenarios where problem personalities cause conflict, and learn resolution strategies you can use to defuse situations.

Solving (Even More) People Problems on the Job **45 MIN.**

Unfortunately, unpleasant coworkers with problem behaviors are a fact of life. Learn how to deal with behavior problems you may encounter in the workplace in a successful, tactful and professional manner.

Training to Win: Helping Employees Meet or Exceed Their Goals **30 MIN.**

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

You Are the Organization **45 MIN.**

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

Teamwork

Building Cooperation: How Everyone Can Win at Work **30 MIN.**

Cooperation can boost productivity, improve performance and make your organization a better place to work overall. Find out how to avoid three common communication mistakes, and learn six techniques you can use to be more cooperative on the job.

For Employees ... Being Positive in the Workplace: **45 MIN.****Good Attitudes Are Contagious**

Learn how to create a good attitude on the job by boosting your own morale and staying positive amid the inevitable day-to-day frustrations of work.

Getting Cooperation: Team-Building That Works **35 MIN.**

Interpersonal communication mishaps among team members have a negative impact on productivity. Examine common communication blunders and discover how to regain focus on common goals when team members' egos impede effectiveness — and how to achieve more-respectful group interactions overall.

Sink or Swim Teamwork: We're All in This Together **45 MIN.**

Behind every great organization's success is this fundamental concept: teamwork. Yet, not everyone knows how to make a team work — or how to be a team player. Throw your team a lifeline and discover how to maximize your team's effectiveness using the "CLING" strategy.

Team-Building Techniques That Work **45 MIN.**

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

Time Management

Achieving Peak Performance on the Job **60 MIN.**

Become more efficient, helpful and productive at work, whether you're a "collaborator" or a "lone ranger." Learn to overcome obstacles that have historically derailed your progress, and find out under what conditions you work best.

Arrest that Stress: How to Depressurize Your Work Life **45 MIN.**

Absenteeism, employee turnover, lower productivity, higher medical expenses — whether the toll is emotional, physical or financial, the cost of workplace stress is expensive. Discover strategies you can use to channel stress and promote a more peaceful, balanced environment at work.

Do it Right the First Time: Paying Attention to Details **45 MIN.**

Make success a habit. Discover a proven approach that entails practicing active listening, using simple tools to help retain what you learn and creating a template for guaranteed accuracy.

Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity **35 MIN.**

Tame your workload by dramatically increasing your productivity. Develop skills that will help you make the most of your daily schedule, whether you are at work, in meetings or traveling.

Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order **45 MIN.**

Get organized, once and for all! Put your work life in order by following the principles illustrated in this sensible seven-day program, and minimize the chaos in your world in just a few minutes a day.

How to Juggle Multiple Priorities **30 MIN.**

Having to manage multiple priorities at work is a fact of life. Get acquainted with the C.A.N. D.O. system — a unique methodology designed to help you deal with the stress of work overload, avoid procrastination and finish your assigned tasks on time.

Leading 20-Minute Meetings That Matter **45 MIN.**

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

Listening: The Key to Productivity **45 MIN.**

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

Managing Stress Before it Manages You **45 MIN.**

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

Take Back Your Time: How to Manage Your Workload and Still Have a Life **45 MIN.**

The most effective employees get away from the office to recharge. While it’s not always easy to do, learn three ways you can challenge yourself to reclaim your time by properly managing your workload.



MORTGAGE LENDING

The implementation of the new CFPB mortgage final rules introduced another layer of regulatory complexity for your employees to navigate. Ensuring that mortgage professionals in your organization thoroughly understand the historical changes affecting the mortgage industry is critical. To help your organization comply, we partnered with TrainingPro — the industry's leading National Mortgage Licensing System (NMLS)-approved content provider — to bring you our newly expanded Mortgage Lending learning library. Comprised of 44 courses, the curriculum is grouped into categories that mirror the NMLS National Test Content Outline, so you can be confident knowing the course topics are aligned with SAFE Act expectations for non-depositories.

 “We continue to choose BankersEdge over other providers for two key reasons: the quality of their course content and the ease of reporting to demonstrate training completion.”
— **Customer Satisfaction Survey**

Federal Mortgage Laws

Real Estate Settlement Procedures Act Part I

30 MIN.

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including definitions important for understanding the law and information related to required disclosures, specifically the Good Faith Estimate. This course will also review ways that RESPA protects consumers after closing.

Real Estate Settlement Procedures Act Part II

30 MIN.

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including record retention requirements, prohibited practices, and penalties for violations of RESPA. This course will also review upcoming changes to RESPA, specifically in regards to the use of new disclosure forms which will be effective August 2015.

Equal Credit Opportunity Act

15 MIN.

In 1974, Congress enacted the Equal Credit Opportunity Act (ECOA) to eliminate discriminatory treatment of credit applicants. The primary reason for the enactment of ECOA was anecdotal evidence that women were not treated on an equal basis with men when applying for credit. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age, and regardless of the fact that the applicant receives income from a public assistance program or has exercised his or her rights under the Consumer Credit Protection Act.

This course provides an overview of ECOA, including definitions important for understanding the law and information related to required disclosures. This course will also review lending practices prohibited by ECOA, as well as a Discussion Scenario to enhance understanding of the Act.

Introduction to the Truth in Lending Act

15 MIN.

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides an overview of TILA, including an explanation of which types of loans are covered under the law and definitions important for understanding TILA's provisions. This course will also cover the criminal and civil penalties for violations of TILA.

Federal Mortgage Laws (continued)

TILA Advertising & Right to Rescission

30 MIN.

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides a review of TILA provisions related to advertising and the right of rescission. Subjects discussed include the format and content of the notice of the right to rescind, as well as the distinction between the three-business-day and three-year right to rescind. This course will also discuss advertising rules as they apply to open-end and closed-end loans.

TILA Disclosure Requirements

45 MIN.

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides a review of TILA provisions related to disclosures required under the law. Subjects discussed include the standards for stating the cost of credit in the form of finance charges and APR. This course will also provide information on the TIL Disclosure Statement, as well as other required disclosures such as the CHARM Booklet, loan program disclosures, the rate/payment change disclosure, and the initial rate adjustment disclosure. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario and graphics of the Finance Charge Chart and a sample TIL Disclosure Statement.

Home Ownership and Equity Protection Act

30 MIN.

In 1994, Congress adopted the Home Ownership and Equity Protection Act (HOEPA) in response to the growing use of abusive mortgage lending terms and practices in the subprime market. The name of the law reflects its goal, which is to protect the homeownership of Americans by discouraging the origination of loans that are based entirely on available home equity without consideration of repayment ability. HOEPA created these protections by adding provisions to the Truth-in-Lending Act (TILA) that require originators of HOEPA loans to avoid specific lending terms and practices and to provide borrowers with special disclosures.

This course provides an overview of HOEPA, including an explanation of which types of loans are covered under the law and the required disclosures and notifications for such loans. This course will also cover the requirements outlined by HOEPA for the evaluation of borrower repayment ability and counseling, as well as prohibited terms and practices.

Regulations for Higher-Priced Mortgages

30 MIN.

In 1994, Congress adopted the Home Ownership and Equity Protection Act (HOEPA) in response to the growing use of abusive mortgage lending terms and practices in the subprime market. In 2008, the Federal Reserve Board attempted to make protections available to more borrowers in the subprime market by writing a new set of regulations that apply to "higher-priced mortgage loans." This course provides an overview of the regulations for higher-priced mortgages, specifically requirements related to escrow accounts and appraisals.

Federal Mortgage Laws (continued)

A Look at the Homeowners Protection Act

15 MIN.

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

Secure and Fair Enforcement Act (SAFE)

15 MIN.

In 2008, and in response to the mortgage lending crisis, the federal government sought to ensure minimum licensing standards for all mortgage loan originators with the enactment of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act). The S.A.F.E. Act attempts to make licensing requirements for state-regulated mortgage professionals more uniform by requiring every state to meet minimum standards for all loan originators.

This course provides an overview of the S.A.F.E. Act, including requirements related to licensure and registration, background checks, education, testing, and the demonstration of financial responsibility. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Home Mortgage Disclosure Act

15 MIN.

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

FCRA & FACTA

30 MIN.

The Fair Credit Reporting Act (FCRA) is a federal law that was enacted in 1970 as an amendment to the Consumer Credit Protection Act. Its purpose is to improve accuracy, impartiality, privacy, and fairness in credit reporting by imposing special requirements on consumer reporting agencies, companies that supply information to consumer reporting agencies, and companies that use consumers' personal information. In 2003, Congress added additional provisions to FCRA with the enactment of the Fair and Accurate Credit Transactions Act (FACTA). Congress adopted these additional provisions in order to address the problem of identity theft, to facilitate consumers' access to the information retained by CRAs, and to improve the accuracy of consumer reports.

This course provides an overview of FCRA and FACTA, including definitions important for understanding both laws and information related to required disclosures and notifications. This course will also discuss prohibited practices and penalties for violations.

Federal Mortgage Laws (continued)

The Red Flag Rules

15 MIN.

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

Introduction to the Dodd Frank Act

15 MIN.

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

Mortgage Assistance Relief Services (MARS Rule)

15 MIN.

On December 1, 2010, the Federal Trade Commission (FTC) published its final rule to regulate mortgage assistance relief services (MARS) providers. This final rule includes provisions creating prohibited practices, special disclosures, and recordkeeping requirements for MARS providers. The rule is intended to protect “consumers,” who are defined as any persons obligated under any loan secured by a dwelling. In 2011, the CFPB republished the MARS Rule, making technical changes to reflect the transfer of implementation and enforcement authority from the FTC to the CFPB.

This course provides an overview of the MARS Rule, including definitions important for understanding the law and information related to required disclosures. This course will also review recordkeeping requirements and those representations prohibited for MARS providers.

Introduction to the USA Patriot Act

15 MIN.

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

Introduction to the Gramm-Leach-Bliley Act

15 MIN.

Privacy rights are a significant concern for mortgage professionals who are involved in the processing, closing, and servicing of mortgage loans. The Gramm-Leach-Bliley Act (GLB Act) protects the privacy of nonpublic personal information that is provided by individual consumers and customers. It is vital for mortgage professionals to understand this Act in order to properly protect an individual’s privacy during the loan process.

This course provides an overview of the GLB Act, including definitions important for understanding the law and information related to required disclosures. Students will also review prohibited practices and information related to the Safeguards Rule.

Federal Mortgage Laws (continued)

Do Not Call Implementation Act

15 MIN.

The Do-Not-Call Implementation Act was signed into law in 2003 as part of earlier legislation — the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule. The Do-Not-Call Implementation Act authorized the Federal Trade Commission (FTC) to implement and enforce the Do-Not-Call Registry. Under the original provisions of the Telemarketing Act, consumers were required to renew their entry in the registry every five years. Following amendments made by the Do-Not-Call Improvement Act of 2007, phone numbers added to the registry become permanent.

This course provides an overview of the Do-Not-Call provisions, as well as prohibitions of the Telemarketing Sales Rule. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Mortgage Fraud Laws At A Glance

15 MIN.

The Federal Bureau of Investigation (FBI) defines mortgage fraud as the intentional falsification of the truth in order to induce another person to part with something of value or to surrender a legal right as a result of the falsification. Fraud threatens the overall soundness of the entire mortgage market, and it is a crime that impacts consumers and industry professionals alike.

This course provides an overview of mortgage fraud laws, including an explanation of Fraud for Profit and Fraud for Housing. This course will also cover federal laws relating to mortgage fraud and will discuss the various types of fraud.

General Mortgage Knowledge

History of Mortgage Lending

15 MIN.

The history of mortgage lending that is directly relevant to mortgage origination today dates back to the early twentieth century. Early on, lending occurred almost entirely through depository institutions. The triggering event of the 1929 lending crisis was the stock market crash that led panicked depositors to withdraw their money from banks, leaving lenders with no money to fund loans. In addition, banks struggled to collect mortgage payments, and many homeowners lost their homes.

This course provides an overview of the history of mortgage lending, including information related to the creation and expansion of the secondary mortgage market and its effect on the growth of private-label securitization. This course will also discuss the events leading up to the return to more traditional lending programs and products.

Basic Loan Products

45 MIN.

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

General Mortgage Knowledge (continued)

Guidances: A Federal Reaction to Mortgage Downturn

15 MIN.

The Interagency Guidance on Nontraditional Mortgage Product Risks and the Statement on Subprime Mortgage Lending were developed by the federal banking regulatory agencies in response to the decline of the mortgage market. While these guidances did not have the effect of law, they were vital to re-establishing common-sense lending practices. The standards outlined in the guidances have now been codified in new and revised mortgage laws and regulations aimed at ensuring responsible lending practices.

This course provides an overview of the guidances, including the reasoning behind their issuance and the recommendations contained within each. This course will also discuss the current and future guidelines.

Fixed-Rate Mortgages

15 MIN.

A fixed-rate mortgage is one in which the interest rate is set from the time the loan is closed and does not change during the life of the loan. Consequently, payment amounts and the loan term remain unchanged. Fixed-rate mortgages are the most common loan product in today's marketplace, specifically the 30-year fixed-rate mortgage; in fact, any loan other than a 30-year fixed-rate is considered nontraditional under federal mortgage lending standards.

This course provides an overview of fixed-rate mortgages, including prepayment strategies and the various fixed-rate loans offered by the FHA, VA, and the USDA. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Adjustable-Rate Mortgages and Negative Amortization

15 MIN.

An adjustable-rate mortgage (ARM) is one in which the interest rate may change one or more times during the life of the loan. Consequently, payment amounts may change. Adjustable-rate mortgages are not a common loan product in today's marketplace.

This course provides an overview of adjustable-rate mortgages, including information related to the calculation of interest rate increases for ARMs, caps, and the various types of ARM products. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Qualified Mortgages and Other Mortgage Types

30 MIN.

On January 10, 2013, the Consumer Financial Protection Bureau (CFPB) issued the Ability to Repay/Qualified Mortgage Rule. This Rule provides that when creditors make "qualified mortgages," they may presume that the loans have met the requirements for establishing the borrower's repayment ability. Since the new law creates a "safe harbor" from liability for loan originators who make loans that meet the characteristics of a qualified mortgage, there is incentive for loan originators to make such loans. Even so, loan originators are permitted to make other types of loans that may not necessarily meet the requirements of a qualified mortgage; however, such loans are not as popular in the current lending environment.

This course provides an overview of qualified mortgages, as well as other types of mortgages, such as balloon mortgages, second mortgages, home equity lines of credit, construction loans, bridge loans, and reverse mortgages. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

General Mortgage Knowledge (continued)

Limited and No-Income Verification Loans

15 MIN.

During the mortgage lending boom, there were numerous nontraditional mortgage products available to consumers, many of which were considered limited and no income verification loans. These products are no longer readily available due to the passage of laws such as the Ability to Repay Rule, which requires documentation of a borrower's ability to repay a loan. This course provides an overview of interest-only loans, as well as the most popular limited and no income documentation loan products.

The New Mortgage Product Landscape and Loan Terms

15 MIN.

As a result of new and amended rules and regulations which encourage fair lending and consumer protection, many of the loan products formerly available during the mortgage lending boom are no longer permitted or extremely limited in the new mortgage marketplace. In addition, new products have emerged and certain other existing products have become more popular. In particular, loan modifications and other loss mitigation efforts are a hot topic in today's mortgage landscape. With so many changes occurring in the lending environment, it is essential for industry professionals to be familiar with the various products in use, as well as the terms used in the operation of the mortgage market.

This course provides an overview of the new mortgage product landscape, including the focus on loss mitigation and the various options available to borrowers who are facing default and foreclosure. This course will also provide a review of various industry terms.

Mortgage Loan Origination (MLO) Activities

Completing the Mortgage Loan Application

30 MIN.

The Uniform Residential Loan Application (Form 1003) is the standard form used by loan applicants applying for a mortgage. Applicants must present documentation to show the veracity of the information provided in the application. Both loan applicants and those assisting applicants in completion of the 1003, such as mortgage lenders, brokers, and loan originators, have legal and ethical responsibilities. The 1003 is a fairly extensive document and is used to compile a broad range of personal information, so understanding each section of the form is vital.

This course provides an overview of each section of the Uniform Residential Loan Application, including graphics to enhance understanding. This course will also discuss the documentation required to support information disclosed on the application.

Suitability of Products and Programs

15 MIN.

Loan suitability is the diligent matching of loan programs with the financial circumstances of consumers. As a result of the emphasis on fair lending and consumer protection, as evidenced by the recent passage of rules by the Consumer Financial Protection Bureau (CFPB), loan suitability has become more important in the current lending environment, although it has proven to be a source of debate among industry professionals and state and federal legislators. In order to ensure that loan applicants are matched with appropriate loan products, mortgage professionals must assess the repayment ability of potential borrowers and, in some cases, must verify that they have completed counseling prior to obtaining certain types of loans.

This course provides an overview of loan suitability, including how new legislation has changed the requirements for mortgage professionals and their responsibilities to their customers. This course will also discuss the requirements related to financial and homeownership counseling.

Mortgage Loan Origination (MLO) Activities (continued)

Purposes of Disclosures

15 MIN.

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

This course provides an overview of disclosures required throughout the loan process, including those disclosures intended to inform consumers about certain information related to their loan, as well as disclosures intended to inform consumers of certain rights.

Qualification: Processing & Underwriting Part I (Borrower Analysis)

15 MIN.

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his/her financial condition. In order to determine whether an applicant is fit, various calculations may need to be performed, specifically those related to the potential borrower's income, which will vary depending upon whether the applicant is self-employed or a salaried, hourly, or commissioned employee. Also essential to assessing a loan applicant's suitability for a loan is an examination of his/her credit report.

This course provides an overview of the analysis performed in order to determine whether a loan applicant is fit for a loan, which includes a review of his/her income, assets, and liabilities. This course will review income calculations, including examples, as well as detailed information relating to the credit report. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Qualification: Processing & Underwriting Part II (Qualifying Ratios)

15 MIN.

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his/her financial condition. Once the initial information is obtained, the lender will use various formulas to determine the amount for which the borrower will qualify. Such formulas will ensure that the borrower is matched with an appropriate product for his/her financial condition so that the loan is likely to be repaid in accordance with the terms of the lending agreement.

This course provides an overview of qualifying ratios, including the front end ratio, the back end ratio, the loan-to-value ratio, the combined loan-to-value ratio, and the high loan-to-value ratio. Students will have an opportunity to review an example of each calculation presented.

Qualification: Processing & Underwriting Part III (Commitments and Underwriting)

15 MIN.

Underwriting is the process of evaluating a loan applicant's financial information and facts about the real estate used to secure a loan to determine whether a potential loan is an acceptable risk for a lender. Lenders have underwriting departments which are responsible for determining whether the applicant meets the lender's established loan program requirements. An underwriter's principal responsibility is to ensure that the proposed loan meets the requirements set forth by the lender or investor who will purchase the mortgage.

This course provides an overview of commitments and underwriting, including information related to credit, income analysis, assets, the subject property collateral, and required documentation and verification. Students will also have the opportunity to review common underwriting pitfalls to avoid.

Mortgage Loan Origination (MLO) Activities

Ability-to-Repay/Qualified Mortgage Rule

15 MIN.

In early 2013, the CFPB announced a number of changes to federal rules governing the mortgage industry. One of the most anticipated rules issued was the Ability-to-Repay/Qualified Mortgage Rule, which sets out new standards for considering borrower repayment ability and creates protections for qualified mortgages. In order to meet the standards outlined under the Rule, a creditor must make a reasonable, good faith determination that the consumer has the ability to repay the loan for which he/she has applied.

This assessment must be based on reasonably reliable third-party records. This course provides an overview of the Ability-to-Repay/Qualified Mortgage Rule, including the requirements for creditors in verifying that a borrower has the ability to repay his/her loan.

The Importance of Appraisals

15 MIN.

Because the collateral for a mortgage loan is the subject property, the appraised value of the property is an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for appraisals to be accurate, and overvaluation is a significant problem in the industry. This course provides an overview of the appraisal process, including a look at the Uniform Residential Appraisal Report and the various approaches used by appraisers in evaluating property.

Mortgage Title & Insurance

15 MIN.

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

Specific Program Guidelines: FHA, VA, USDA

15 MIN.

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

The Closing Process

15 MIN.

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

Financial Calculations Used in Mortgage Lending

30 MIN.

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

Ethics

Ethics — Federal Law Applicability

45 MIN.

Federal mortgage laws are in place to ensure industry professionals act fairly and ethically throughout the loan process. Certain lending practices are specifically prohibited in order to promote ethical lending. Federal laws that are of particular importance in the discussion of ethical considerations include the Real Estate Settlement Procedures Act, the Truth-in-Lending Act, the Gramm-Leach-Bliley Act, the Equal Credit Opportunity Act, and the Fair Housing Act.

This course provides an overview of the ethical issues addressed in federal lending laws and describes the statutory provisions that are intended to curb unethical practices. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Ethics — Mortgage Fraud and Consumer Protection

30 MIN.

The Federal Bureau of Investigation (FBI) defines mortgage fraud as the intentional falsification of the truth in order to induce another person to part with something of value or to surrender a legal right as a result of the falsification. Costing the mortgage industry billions of dollars each year, fraud threatens the overall soundness of the entire mortgage market. It is a crime that impacts mortgage lenders, insurers, purchasers, and other industry players. Often referred to as the fastest growing white collar crime and as a problem of epidemic proportions, mortgage fraud is receiving increasing attention from the FBI, the Internal Revenue Service (IRS), the Department of Housing and Urban Development (HUD), and from federal and state legislators.

This course provides an overview of the various types of mortgage fraud, as well as techniques used in detecting fraud. Students will also have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Ethical Standards and Industry Behaviors

30 MIN.

Ethics plays a significant role in the mortgage lending industry. The ethical behavior of professional organizations, third party service providers, consumers, mortgage brokers, loan originators, and loan processors must be considered throughout the loan process and beyond.

This course provides an overview of ethics as it pertains to industry players, as well as consumers. Students will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Ethics, Disclosure and Appraisal

15 MIN.

Disclosures serve various purposes and are required at different times throughout the loan process. Providing disclosures to consumers is essential in ensuring they stay informed. In addition, appraisals are an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for both disclosures and appraisals to be timely and accurate.

This course provides an overview of ethics as it pertains to disclosures and appraisals, specifically the obligations and prohibitions related to both. Students will have the opportunity to enhance their understanding of the material through a Discussion Scenario.

Additional Mortgage Courses

AML & SAR for Mortgage Lenders and Originators

60 MIN.

Under the expanded money laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements. Upon completion, students will be able to discuss the impact of money laundering on the economy, government and financial institutions; identify money-laundering processes, methods and tactics; and describe their specific organization's AML responsibilities, including SAR filing requirements.

Continuing Education: Courses Approved by the Institute of Certified Bankers (ICB)

Courses featured on the following pages are approved by the Institute of Certified Bankers (ICB) for the listed number of credits and designations. This statement should not be viewed as an endorsement of this program or its sponsor. Credit approvals are based on the program's relevance to the ICB examination outlines, and cannot be claimed unless a passing grade and certificate of completion are awarded for each course. One credit is awarded for every 50 minutes of relevant instruction.

Designation Key

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

Course Title	Credits	Designation
Accepting Negotiable Instruments	2	CFSSP, CRCM
Advertising Compliance	1.25	CFMP, CRCM
Affiliate Transactions — Regulation W	1.25	CRCM
AML & SAR for Mortgage Lenders and Originators	1.25	CRCM
AML for Customer Service Representatives	1.25	CRCM
AML for Directors and Senior Management	1.25	CFSSP, CRCM
AML for Lenders	1.25	CRCM, CLBB
AML for Operations	1.25	CFSSP, CRCM
AML for Tellers	1.25	CRCM
AML: What Are PEPs?	0.5	CFSSP, CRCM
Anti-Money Laundering (AML)	1.25	CFSSP, CRCM
Anti-Terrorism Overview	2	CFSSP, CRCM
Anti-Tying Restrictions	1.25	CRCM, CCTS, CSOP
Bank Bribery Amendments Act	0.5	CFSSP, CRCM
Bank Broker/Dealer Exemptions — Regulation R	2	CRCM, CSOP, CCTS, CRSP, CTFA-FID
Bank Secrecy Act (BSA)	1.25	CLBB, CCTS, CISP, CRSP, CSOP, CFSSP, CRCM, CTFA-FID
BSA for Customer Service Representatives	1.25	CRCM
BSA for Directors and Senior Management	0.5	CFSSP, CRCM
BSA for Lenders	1.25	CLBB
BSA for Operations	1.25	CFSSP, CRCM, CSOP
BSA for Tellers	1.25	CRCM
BSA/AML Trust	1.25	CFSSP, CCTS, CSOP, CTFA-FID

Course Title	Credits	Designation
Check 21 Act Overview	1.25	CFSSP, CRCM
Commercial Compliance Overview	2.5	CRCM, CLBB
Community Reinvestment Act for Int. Institutions	1.25	CRCM, CLBB
Community Reinvestment Act for Large Institutions	1.25	CRCM, CLBB
Community Reinvestment Act for Small Institutions	1.25	CRCM, CLBB
Consumer Leasing Act — Regulation M	1.25	CRCM, CLBB
Currency Transaction Reporting	1.25	CRCM
Customer and Enhanced Due Dil. (CDD/EDD)	0.5	CFSSP, CRCM
Customer Identification Program (CIP)	2	CRCM, CSOP, CCTS, CFSSP, CTFA-FID, CRSP
Deposit Compliance Overview	2	CRCM
Education Savings Accounts	1.25	CRSP; CTFA; FP
Elder Financial Abuse	1.25	CRCM, CSOP, CRSP, CFSSP, CTFA-FID
Electronic Funds Transfer Act — Reg E	1.25	CFSSP, CRCM, CSOP
Equal Credit Opportunity Act — Reg B	1.25	CRCM, CLBB
Expedited Funds Availability Act — Reg CC	1.25	CRCM
Fair and Accurate Credit Transaction Act (FACTA) Over.	2	CFSSP, CRCM
Fair Credit Reporting Act (FCRA)	1.25	CRCM
Fair Debt Collection Practices Act (FDCPA)	1.25	CRCM
Fair Housing Act	0.5	CRCM
Fair Lending Overview	2	CRCM, CLBB
Federal Deposit Insurance Corporation (FDIC)	2	CRCM, CSOP
Federal Regulation of Real Estate Appraisals	1.25	CLBB
Fedwire® — Regulation J	1	CRCM, CSOP
Flood Insurance	1.25	CRCM, CLBB
Foreign Corrupt Practices Act	0.5	CFSSP, CRCM
GLB Privacy Act (No Opt-Out)	1.25	CRCM, CSOP, CFMP, CCTS, CLBB, CRSP, CTFA-FID
GLB Privacy Act (Opt-out)	1.25	CRCM, CSOP, CFMP, CCTS, CLBB, CRSP, CTFA-FID, CISP
High Cost Mortgages	1.25	CRCM
Home Equity	1.25	CRCM
Home Mortgage Disclosure Act — Reg C	1.25	CRCM
Introduction to Compliance for Tellers	1.25	CRCM
Introduction to Credit Card Regulations	2	CRCM, CSOP
IRA Beneficiary Options	2	CISP CRSP; CFTA; FP
IRA Contributions	2	CISP; CRSP; CTFA; FP
IRA Distributions	2.5	CISP; CRSP; CTFA; FP
IRA Required Minimum Distributions	1.25	CISP; CRSP; CTFA; FP
IRA Rollovers, Transfers & Direct Rollovers	2	CISP; CRSP; CTFA; FP

Course Title

Course Title	Credits	Designation
Loans to Executive Officers — Regulation O	1.25	CRCM, CLBB
National Bank Trust Activities (12 CFR Part 9)	1.25	CCTS, CSOP, CRSP, CTFA-FID
Office of Foreign Assets Control (OFAC)	1.25	CFSSP, CRCM, CSOP, CCTS
Pretext Calling and Identity Theft	1.25	CCTS; CFSSP; CRCM; CSOP
Providing Service to Customers with Disabilities	1.25	CRCM
Roth IRA	1.25	CISP; CRSP; CSOP; CTFA; FP
Sarbanes-Oxley Act Overview	1.25	CCTS, CSOP, CTFA-FID
Real Estate Settlement Procedures Act — Reg X	1.25	CRCM
Red Flags of Identity Theft	1	CFSSP; CRCM
Reserve Requirements — Regulation D	2	CRCM, CSOP
Residential Mortgage 123 — Mortgage Process	2	CRCM
Residential Mortgage A-B-C — Mortgage Regulations	2	CRCM
Reverse Mortgage	1.25	CRCM
Right to Financial Privacy Act (RFPA)	0.5	CRCM
Roth IRA	1.25	CISP; CRSP; CSOP; CTFA; FP
Security of Customer Information	1	CCTS; CFSSP; CRCM; CSOP; CTFA; FID
Second Lien Real Estate Mortgage Loans	1.25	CRCM
Servicemembers Civil Relief Act (SCRA)	1.25	CRCM
Simple IRA Basics	2	CISP; CRSP; CTFA; FP
Simplified Employee Pension Plans	2	CISP; CRSP; CTFA; FP
Subprime and Predatory Lending	1.25	CRCM
Suspicious Activity Reporting	1.25	CFSSP, CRCM, CCTS, CSOP, CTFA-FID
Sweep Account Disclosure Requirements	0.5	CRCM, CSOP
The S.A.F.E. Act	0.5	CRCM
Traditional IRA Overview	1.25	CISP; CRSP; CTFA; FP
Trust Law Basics	0.5	CCTS; CRSP; CSOP; CTFA; FID
Trust Services	1.25	CCTS; CISP; CSOP; CTFA; FID
Truth in Lending Act — Reg Z	1.25	CRCM
Truth in Savings Act — Reg DD	1.25	CRCM
Unfair, Deceptive or Abusive Acts or Practices (UDAAP)	1.25	CRCM
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for the Financial Institution	1.25	CRCM
Unlawful Internet Gambling — Regulation GG	0.5	CRCM
TILA — Open End Loans/Credit Cards	0.5	CRCM, CLBB
TILA — Unsecured Open-End Loans	0.5	CRCM, CLBB
TILA — Installment Loans — Non-Real Estate Secured	0.5	CRCM, CLBB
TILA — Home Equity Lines of Credit (HELOC)	0.5	CRCM
TILA — Closed-End Residential Real Estate Loans	0.5	CRCM
TILA — Beyond Basics — Certain Home Mort. Loans	0.5	CRCM



Recommended Curriculums by Role

Mortgage Lenders

BankersEdge now offers an expanded Mortgage Lending curriculum, comprised of 44 courses that all feature Nationwide Mortgage Licensing System (NMLS)-approved content provided by our partner, TrainingPro — the national leader in mortgage education.

Target training objectives include:

- Build basic loan fundamentals skills
- Explore ethics and fair lending concepts
- Gain insight into nontraditional mortgages, including fixed-rate products, ARMs and IOs
- Broaden knowledge of federal laws including RESPA, TILA and S.A.F.E.

-
- Real Estate Settlement Procedures Act Part I
 - Real Estate Settlement Procedures Act Part II
 - Equal Credit Opportunity Act
 - Introduction to the Truth in Lending Act
 - TILA Advertising & Right to Rescission
 - TILA Disclosure Requirements
 - Home Ownership and Equity Protection Act
 - Regulations for Higher-Priced Mortgages
 - A Look at the Homeowners Protection Act
 - Secure and Fair Enforcement Act (SAFE)
 - Home Mortgage Disclosure Act
 - FCRA & FACTA
 - The Red Flag Rules
 - Introduction to the Dodd Frank Act
 - Mortgage Assistance Relief Services (MARS Rule)
 - Introduction to the USA Patriot Act
 - Introduction to the Gramm-Leach-Bliley Act
 - Do Not Call Implementation Act
 - Mortgage Fraud Laws at a Glance
 - History of Mortgage Lending
 - Basic Loan Products
 - Guidances: A Federal Reaction to Mortgage Downturn
 - Fixed Rate Mortgages
 - Adjustable Rate Mortgages and Negative Amortization
 - Qualified Mortgages and Other Mortgage Types
 - Limited and No-Income Verification Loans
 - The New Mortgage Product Landscape and Loan Terms
 - Completing the Mortgage Loan Application
 - Suitability of Products and Programs
 - Purposes of Disclosures
 - Qualification: Processing & Underwriting Part I (Borrower Analysis)
 - Qualification: Processing & Underwriting Part II (Qualifying Ratios)
 - Qualification: Processing & Underwriting Part III (Commitments and Underwriting)
 - Ability-to-Repay/Qualified Mortgage Rule
 - The Importance of Appraisals
 - Mortgage Title & Insurance
 - Specific Program Guidelines: FHA, VA, USDA
 - The Closing Process
 - Financial Calculations Used in Mortgage Lending
 - Ethics — Federal Law Applicability
 - Ethics — Mortgage Fraud and Consumer Protection
 - Ethical Standards and Industry Behaviors
 - Ethics, Disclosure and Appraisal
 - AML & SAR for Mortgage Lenders and Originators

Professional Tellers

Drawing on our years of experience building teller training, BankersEdge has designed a comprehensive curriculum that features the banking basics new bank tellers need, yet also includes refresher courses for more practiced employees.

Target training objectives include:

- Explore legal foundations and compliance regulations that support ethical banking behavior
- Prepare for security threats
- Expand basic check-cashing and check-acceptance knowledge
- Get tips on how to deter identity theft

Accepting Negotiable Instruments
Adding Value Through Cross-Selling
Adding Value Through Up-Selling
Advertising Compliance
Bomb Threats and Other Security Issues
Cash-Drawer Balancing
Check 21 Act Overview
Deposits and Withdrawals
Ethics for Bankers
Expedited Funds Availability Act — Regulation CC
Introduction to Compliance for Tellers
Money Handling
Pretext Calling and Identity Theft
Reserve Requirements — Regulations D and Q
Safe Deposit Boxes

Management and Supervisors

Geared to new or experienced leaders who supervise teams or manage processes, the courses in this series cover topics ranging from financial services fundamentals to diversity compliance and conflict resolution.

Target training objectives include:

- Find out how to conduct high-impact, low-stress reviews
- Learn to leverage conflict to solve problems and achieve positive results
- Gain project-management and meeting-facilitation skills
- Explore strategies for leading teams through organizational change

Adding Value Through Cross-Selling
Adding Value Through Up-Selling
Becoming a Coach: Bringing Out the Best in Employees
Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel
Business Writing
Coaching and Feedback
Conducting High-Impact, Low-Stress Performance Review
Convenience Products and Services
Deposit Compliance Overview
Deposit Products
Discrimination for Managers
Employees with Disabilities for Managers
Ethics for Bankers
Fundamentals of Banking I — The Banking System
Fundamentals of Banking II — The Banking Institution
Handling Conflict
Harassment for Managers
How to Lead and Participate Effectively in Meetings
Introduction to Management Basics
Introduction to Project Management Concepts
Leading People Through Change
Make the Connection: How to Be Effective and Productive on the Phone
Motivating Employees During Organizational Change
Sexual Harassment for Supervisors and Managers

Personal Bankers

Designed for bank or credit union employees who open, maintain and close accounts, these courses go beyond the basics and examine personal accounts ranging from A to Z — including IRAs, HSAs and SEP plans.

Target training objectives include:

- Gain a better understanding of federal credit card laws and regulations
- Demystify Simplified Employee Pension (SEP) plans
- Learn how to establish a traditional IRA, and become familiar with contribution and distribution rules and penalties
- Become more knowledgeable about Health Savings Accounts (HSAs)

Consumer Leasing Act — Regulation M
Deposit Compliance Overview
Elder Financial Abuse
Electronic Funds Transfer Act — Regulation E
Fair Debt Collection Practices Act (FDCPA)
Health Savings Accounts (HSA)
Introduction to Credit Card Regulations
Excess IRA Contributions
IRA Beneficiary Options
IRA Contributions
IRA Distributions
IRA Rollovers, Transfers and Direct Rollovers
New Account ID Procedures (CA-Specific)
Reserve Requirements — Regulations D and Q
Roth IRA Overview
Safe Deposit Boxes
SIMPLE IRA Basics
Simplified Employee Pension (SEP) Plans
Traditional IRA Overview
Trust Law Basics
Trust Services
Truth in Savings Act — Regulation DD

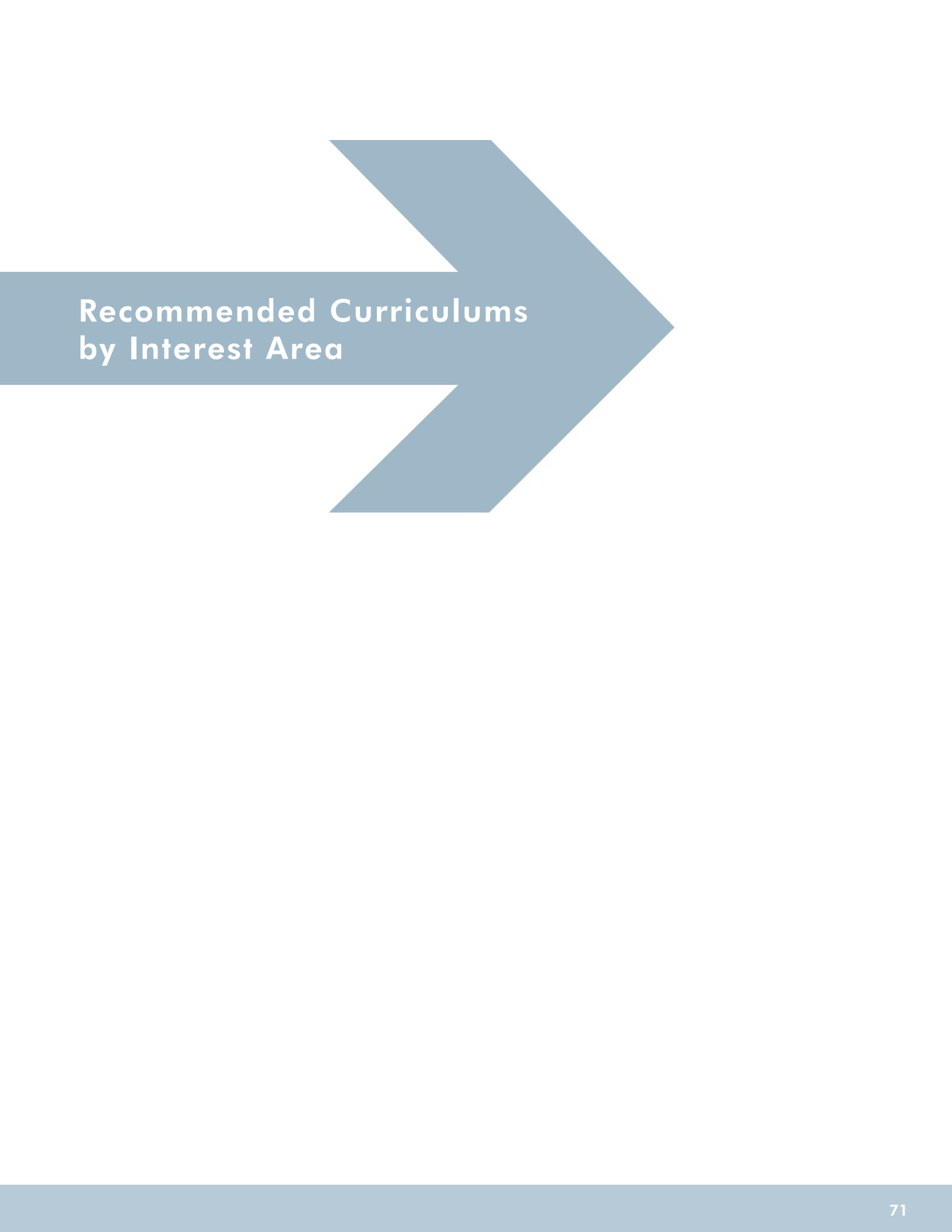
General Bankers and Trainers

Financial services employees across all levels will benefit from this series. From privacy laws to identity theft, these courses cover the key competencies that anyone serving the public on behalf of a financial services institution needs to master.

Target training objectives include:

- Learn about best practices for compliant transactions
- Discover money-laundering prevention strategies
- Get tips about how to handle robbery situations
- Explore Right to Financial Privacy Act requirements

Anti-Money Laundering (AML)
Bank Secrecy Act (BSA)
Anti-Boycott Restrictions
Bomb Threats and Other Security Issues
Customer Identification Program (CIP)
Convenience Products and Services
Electronic Funds Transfer Act — Regulation E
Expedited Funds Availability Act — Regulation CC
Fair and Accurate Credit Transactions Act (FACTA)
Federal Deposit Insurance Corporation (FDIC)
Fundamentals of Banking I — The Banking System
Fundamentals of Banking II — The Banking Institution
Gramm-Leach-Bliley (GLB) Privacy Act
Office of Foreign Assets Control (OFAC)
Red Flags of Identity Theft
Right to Financial Privacy Act (RFPA)
Robberies
Security of Customer Information Guidelines



Recommended Curriculums by Interest Area

Anti-Money Laundering (AML)

Over the last year, money-laundering crimes siphoned an estimated \$1.3 trillion out of the global economy. In light of this staggering statistic, the resulting stringent legislation is understandable.

Anti-Money Laundering (AML) compliance ranks as one of the most challenging issues for banks. The BankersEdge Anti-Money Laundering curriculum takes the guesswork out of this increasingly intricate legislation. Comprised of three components, the curriculum includes:

- Job-specific AML tracks
- Related case studies
- Suggested courses

“BankersEdge courses help us achieve fundamental BSA and AML training objectives, while ensuring employee accountability. Excellent!”
— **Customer Satisfaction Survey**

Job-Specific AML Tracks

Courses in the BankersEdge Job-Specific AML Track target specific skill sets, and offer a more focused, refined training experience. Each job-specific track features traditional-length courses augmented by 15-minute case studies tailored for each role. The case studies serve as scenario-driven role-playing exercises, where employees may apply what they have learned by participating in real-world examples.

AML Track

The AML Track is comprised of five courses that serve as the core AML curriculum. Round out your AML training program by adding the job-specific courses that follow.

Anti-Money Laundering

Learn about the basic methods used by criminals to launder money.

Bank Secrecy Act

This well-rounded course introduces all new bank employees to the concepts and principles of the Bank Secrecy Act (BSA).

Currency Transaction Reporting

Explore Currency Transaction Reporting (CTR) requirements, and a point-by-point guide to submitting a report.

Suspicious Activity Reporting

Review customer identification and types of suspicious activity; also learn how to submit a report.

What are PEPs?

This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

Teller Track

AML for Tellers

60 MIN.

Learn to identify possible money-laundering attempts and explore methods tellers can use to help prevent money-laundering from occurring at their bank. This course also covers the key components of a financial institution's AML policy.

Who should take this course:

Bank employees who facilitate typical teller window transactions, such as:

- Handle deposits and withdrawals from deposit accounts
- Receive payments on loan accounts
- Make transfers from account to account
- Sell cashier's and teller's checks
- Assist with balance inquiries

Tellers who are responsible for opening deposit or loan accounts, or assisting with funds transfers should also take **AML for Customer Service Representatives** or **AML for Lenders**.

Case Studies

Do You Have 30 \$100s For 150 \$20s?

15 MIN.

See why a customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

Little Blue Men

15 MIN.

Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

Martino's Tavern & Bank

15 MIN.

Find out why unlicensed check cashing through a customer's account may be detected.

You're in the Money

15 MIN.

Discover why a customer's unexplained, sudden wealth may be questionable.

Wonder Construction

15 MIN.

See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

Lender Track

AML for Lenders **60 MIN.**

Learn to identify possible money-laundering attempts, and introduce methods lenders can use to help prevent money-laundering from occurring at your bank. Also, explore the key components of a financial institution's AML policy.

Who should take this course:

Loan officers who do not accept payments on loan accounts, but who primarily:

- Review loan applications and accompanying documentation,
- Open loan accounts
- Answer questions from loan applicants and borrowers
- Compile customer identification information

Case Studies

Collateral **15 MIN.**

See why a customer requesting a large loan secured by CDs may be cause for concern.

Did You Do these Yourself? **15 MIN.**

Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

I've Got Friends in High Places! **15 MIN.**

This case study illustrates how a customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

The French Connection **15 MIN.**

Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

Me and My Shadow **15 MIN.**

See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

Operations Track

AML for Directors & Senior Managers

60 MIN.

Gain a basic understanding of money-laundering, and see what a financial institution's obligations are under the law to try to prevent money laundering. Also briefly explore the potential for software to assist with an institution's anti-money laundering efforts.

AML for Operations

60 MIN.

Learn how to identify possible money-laundering attempts and introduce methods they can use to help prevent money-laundering from occurring at your bank. This course also covers the key components of a financial institution's AML policy.

Who should take this course:

Operations employees who:

- Have access to a customer's account records on a wider scale than access afforded to other bank employees
- Check reports on same-day transactions across different branches and ATMs

Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees may not be able to detect. The BSA responsibilities covered in this course focus on those that are intended to detect fraud.

Case Studies

The Pay Off

15 MIN.

A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

What's My Line?

15 MIN.

Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

What Kind of Laundering Operation Are You Running?

15 MIN.

During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Operations Series

Who Do You Know in the Caymans?

15 MIN.

This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

Wire You, Wire Me

15 MIN.

See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

Customer Service Track

AML for Customer Service Representatives

60 MIN.

Learn how to identify possible money-laundering attempts and explore methods to help prevent money-laundering from occurring at your financial institution. Also, discover key components of a financial institution's AML policy.

Who should take this course:

Customer service representatives who:

- Open deposit accounts
- Facilitate wire transfers
- Fill out currency transaction reports
- Detect and report suspicious activity
- Sell cashier's and teller's checks, and other monetary instruments

AML Customer Service Representatives Series

Candela's Industries

15 MIN.

Exercising due diligence at account opening may reveal suspicious activity; find out how.

Current on Currency Transaction Reporting

15 MIN.

See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

Do Not Open Until...

15 MIN.

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

Is There a Mechanic in the House?

15 MIN.

Explore how due diligence activities may reveal suspicious activity.

The Temporary Holding Pattern

15 MIN.

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

Suggested Courses

The following BankersEdge courses support all of the job-specific tracks:

Anti-Money Laundering (AML)

90 MIN.

This course covers basic methods and tactics used by criminals to launder money, as well as the key components of an AML policy. Help employees spot attempted money-laundering and take appropriate action in response to this criminal activity.

Bank Secrecy Act (BSA)

90 MIN.

This course introduces employees to the BSA, a key piece of legislation that helps the U.S. combat money-laundering and other illegal financial activity. Explore what types of identification requirements and transaction reports are necessary to help deter money-laundering at your institution.

Currency Transaction Reporting

60 MIN.

The primary purpose of the BSA is to prevent and detect money-laundering activity through financial institutions and certain other businesses in the United States. This course focuses on the currency transaction reporting (CTR) requirements of the BSA.

Suspicious Activity Reporting

60 MIN.

The BSA and other AML laws require that financial institutions provide the government with information to help detect, investigate and prosecute money launderers. Specifically, the law requires that institutions:

- Properly identify customers when establishing accounts
- Report large currency transactions
- Keep records of cash sales of negotiable instruments
- Report suspicious activities

This module focuses on suspicious activity reporting requirements.

What are PEPs?

90 MIN.

Intended for customer service representatives, private bankers and commercial account managers, this module summarizes the threat of money-laundering with a focus on politically exposed persons (PEPs). The risks presented by PEPs are discussed along with a recent example as a case study.

Related Courses

Further enhance your custom training program with these related BankersEdge courses:

Anti-Terrorism Overview

Customer Identification Program (CIP)

Ethics for Bankers

Frauds & Scams

Office of Foreign Assets Control (OFAC)

Pretext Calling and Identity Theft

Security of Customer Information

Bank Secrecy Act (BSA)

Whether your bank is big or small, Bank Secrecy Act (BSA) compliance often feels overwhelming due to the complexities and related processes and procedures surrounding this ever-changing legislation. In building the comprehensive 24-course BankersEdge Anti-Money Laundering curriculum, we grouped our BSA offerings into job-specific tracks, so employees can take only the courses that pertain to them. Comprised of three components, the curriculum includes:

- Job-specific BSA tracks
- Related case studies
- Suggested courses

BankersEdge is the cornerstone for your annual BSA training. To help you build a more manageable BSA training program, we recommend the following three-year plan for your bank:

■ **First Year**

Build a foundation for your initial BSA training for new hires and BSA training for existing employees to meet the annual training requirements.

■ **Second Year**

Create a curriculum focused on individual job responsibilities with our job-specific courses. Our courses vary in length and are supported by a constantly evolving list of real-world case studies.

■ **Third Year**

Construct a training plan focused on meeting your annual BSA training requirements. Explore our new BSA courses, updated case studies and topical subjects — all designed to fulfill your BSA training needs.

“Great BSA/AML training! The courses are very complete, thorough, informative and user-friendly — and have been satisfactorily evaluated by regulators and auditors.”

— AML/BSA Officer

Job-Specific BSA Tracks

Courses in the BankersEdge Job-Specific BSA Tracks target specific skill sets, and offer a more focused, refined training experience. Each job-specific track offers traditional-length courses augmented by 15-minute case studies tailored for each role. The case studies serve as scenario-driven role-playing exercises, where employees apply what they have learned by participating in real-world examples.

BSA Track

Comprised of three core courses, the flexible BSA track provides an opportunity for you to create a customized learning experience by adding job-specific courses, supporting courses and case studies.

Bank Secrecy Act

This well-rounded course introduces all new bank employees to the concepts and principles of the BSA.

Currency Transaction Reporting

Explore Currency Transaction Reporting (CTR) requirements, and a point-by-point guide to submitting a report.

Suspicious Activity Reporting

Review customer identification and types of suspicious activity, also learn how to submit a report.

Teller Track

BSA for Tellers

60 MIN.

Take a closer look at the BSA, important legislation that helps the U.S. combat money-laundering and other illegal financial activity. Learn about the identification and transaction reporting requirements necessary to help deter money-laundering at your bank.

Who should take this course:

Bank employees who facilitate typical teller window transactions, such as:

- Handle deposits and withdrawals from deposit accounts
- Receive payments on loan accounts
- Make transfers from account to account
- Sell cashier's and teller's checks
- Assist with balance inquiries

Case Studies

A Little Knowledge is Dangerous

15 MIN.

This case study presents a customer who believes he has discovered a tax loophole and attempts to "structure" currency transactions to avoid the currency transaction reporting requirement.

Business is Booming

15 MIN.

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

Connect the Dots

15 MIN.

Explore a suspicious scenario where multiple customers work together to "structure" a currency transaction to avoid the reporting requirement.

What Are Friends For?

15 MIN.

In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

Lender Track

BSA for Lenders

60 MIN.

Learn about the Bank Secrecy Act (BSA), essential legislation that helps the U.S. combat money-laundering and other illegal financial activity. Gain a better understanding of the identification and transaction reporting requirements necessary to help deter money-laundering at your institution.

Who should take this course:

Loan officers who do not accept payments on loan accounts, but who primarily:

- Review loan applications and accompanying documentation
- Open loan accounts
- Answer questions from loan applicants and borrowers
- Compile customer identification information

Case Studies

What City, Please?

15 MIN.

Loan officers encounter the BSA primarily through the customer identification requirements. This case illustrates some of the complications involved when a customer is less than forthcoming with some information.

What Will They Think of Next?

15 MIN.

Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

What's a Loan Among Friends

15 MIN.

Violations of the insider lending rules can trigger the requirement that you file an SAR. Walk through such a scenario in this case study.

Operations Track

BSA for Directors & Senior Management

60 MIN.

Review what the regulatory agencies promote as the important BSA responsibilities of directors and senior management. Explore an overview of BSA requirements in general, so senior management and board members have an idea of the range of requirements with which their institutions must comply.

Case Studies

Coupon Redemption

15 MIN.

Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

Ghost in the System

15 MIN.

Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a customer's account records.

Larry's Food Mart or Larry's Laundry?

15 MIN.

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

Miguel's Dilemma

15 MIN.

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

Customer Service Track

BSA for Customer Service Representatives

60 MIN.

Gain a better understanding of the BSA, essential legislation that helps the U.S. combat money-laundering and other illegal financial activity. Learn about the identification and transaction reporting requirements necessary to help deter money-laundering at your bank.

Who should take this course:

Customer service representatives who:

- Open deposit accounts
- Facilitate wire transfers
- Fill out currency transaction reports
- Detect and report suspicious activity
- Sell cashier's and teller's checks, and other monetary instruments

College Daze

15 MIN.

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

Hello, Stranger.

15 MIN.

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

Is It or Isn't It?

15 MIN.

See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

The Owl's Cry

15 MIN.

Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

There's Gotta be a Better Way!

15 MIN.

This case study presents a customer who may be eligible for placement on the institution's "exempt" list — the list of customers whose currency transactions are exempt from the reporting requirement.

Suggested Courses

The following BankersEdge courses support all of the job-specific tracks:

Bank Secrecy Act (BSA) 90 MIN.

This course introduces you to the BSA, a key piece of legislation that helps the U.S. combat money-laundering and other illegal financial activity. This course also discusses what types of identification requirements and transaction reporting is necessary to help deter money laundering at your institution.

Currency Transaction Reporting 60 MIN.

The primary purpose of the BSA is to prevent and detect money-laundering activity through financial institutions and certain other businesses in the United States. This course focuses on the currency transaction reporting (CTR) requirements of the BSA.

Suspicious Activity Reporting 60 MIN.

The BSA and other AML laws require that financial institutions provide the government with information to help detect, investigate and prosecute money-launderers. Specifically, the law requires that institutions:

- Properly identify customers when establishing accounts
- Report large currency transactions
- Keep records of cash sales of negotiable instruments
- Report suspicious activities

This course focuses on suspicious activity reporting requirements.

Related Courses

Customize your BSA training program by adding these related BankersEdge courses:

Anti-Money Laundering

Anti-Terrorism

Customer Identification Programs

Ethics for Bankers

Frauds & Scams

Office of Foreign Assets Control — OFAC

Pretext Calling and Identity Theft

Security of Customer Information

Customer Information Security Awareness (CISA)

Protecting customers' personal data is only one facet of the Gramm-Leach-Bliley Act. In accordance with the Act, the Safeguards Rule mandates that financial institutions must document, implement and uphold an information security plan that properly protects customers' personal data. Part of this requirement entails having an employee training program in place that addresses information security issues.

The BankersEdge Customer Information Security Awareness (CISA) series is a set of core courses that covers key policies and procedures all banks must adopt to help ensure compliance with the Act. Taken in a series, these 24 topics provide a sound foundation with which to support GLBA compliance in your organization.

A Clean Desk Policy

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

Computer Room Security

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

Customer Requests

Establish procedures for responding to lawfully authorized requests for release of confidential data.

Data Encryption Standards

Learn about standards for encoding/decoding customer data.

Incident Response Program

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information — a program developed to respond to unauthorized access to customer information, including required notifications.

Information Disposal

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

Interactive Voice Response Systems

How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

Internet Banking Security

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

Intrusion Detection and Firewall Security

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

Laptop and PDA Security

Brush up on laptop- and cell phone-related security issues.

Magnetic File Backup and Storage

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

Media and Equipment

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

Network Component Security

Take a closer look at the types of security issues connected with a bank's network hardware.

Passwords

Discover best practices for selecting passwords and controlling access to workstations.

PC Software Controls

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

PINs

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

Remote Access Standards

Gain a better understanding of how to enforce remote access standards when working with a service provider.

Securing Customer Information

Consider compliance with the GLBA from a bank IT perspective.

Securing Non-Public Areas

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

Security System Issues

Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

Social Engineering

Social engineering — as it relates to information security — is when a person is tricked into cooperating with a hacker due to our inclination to follow certain “social rules.” Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

Social Media

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

Virtual Private Network Security

Learn more about information security guidelines for VPN use.

Virus and Spyware Prevention

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.



Packaged Training Solutions

Which BankersEdge package is right for you?

	Compliance	Standard	Premium	Professional Development Multimedia	Mortgage Lending Education
Regulatory Compliance Courses	✓	✓	✓		
AML Case Studies	✓	✓	✓		
BSA Case Studies	✓	✓	✓		
Financial Skills Courses		✓	✓		
Professional Skills Courses			✓		
Professional Skills with Multimedia Courses				✓	
Mortgage Skills Courses					✓

Compliance Package



To keep pace with rapidly changing compliance requirements, your organization must be nimble, responsive and prepared to navigate the increasingly complex regulatory landscape. BankersEdge delivers industry-leading compliance training with a distinct twist.

We partner with acclaimed regulatory compliance professionals who regularly review our course content for accuracy. Leveraging subject matter experts' field expertise dramatically enriches our compliance curriculum, adding a unique practical dimension that only real-world experience affords.

This broad perspective deepens the quality of our compliance courses, and ensures your organization is continually aligned with industry standards and best practices.

"As regulators' expectations increase, financial institutions must find training solutions that are comprehensive, cost-effective and user-friendly. We selected BankersEdge as our exclusive training vendor because they meet these criteria, while providing impeccable customer service and support."

— Senior Compliance Officer

Regulatory Compliance

DEPOSIT
COMPLIANCE
REGULATORY
COMPLIANCE

Advertising Compliance
Affiliate Transactions — Regulation W
Anti-Boycott Restrictions
Anti-Tying Restrictions
Bank Bribery Amendments Act
Customer and Enhanced Due Diligence (CDD/EDD)
Customer Identification Program (CIP)
Customer Identification Program (CIP) Refresher
Customer Information Security Awareness
Deposit Compliance Overview
Federal Deposit Insurance Corporation (FDIC)
Federal Election Campaign Act (FECA)
Fedwire® — Regulation J
Foreign Corrupt Practices Act
GLB Privacy Act (No Opt-Out)
GLB Privacy (No Opt-Out) Refresher
GLB Privacy Act (Opt-out)
GLB Privacy (Opt-Out) Refresher
Introduction to Compliance for Tellers
Office of Foreign Assets Control (OFAC)
Office of Foreign Assets Control (OFAC) Refresher
Reserve Requirements — Regulations D and Q
Right to Financial Privacy Act (RFPA)
Right to Financial Privacy Act (RFPA) Refresher
Sarbanes-Oxley Act Overview
Sweep Account Disclosure Requirements
Truth in Savings Act — Reg DD
Truth in Savings — Reg DD Refresher

LENDING
COMPLIANCE
REGULATORY
COMPLIANCE

Commercial Compliance Overview
Community Reinvestment Act for Intermediate Institutions
Community Reinvestment Act for Intermediate Institutions Refresher
Community Reinvestment Act for Large Institutions
Community Reinvestment Act for Large Institutions Refresher
Community Reinvestment Act for Small Institutions
Community Reinvestment Act for Small Institutions Refresher

Consumer Installment Loan Compliance Overview
Consumer Leasing Act — Regulation M
Equal Credit Opportunity Act — Reg B
Equal Credit Opportunity Act — Reg B Refresher
Fair and Accurate Credit Transactions Act (FACTA) Overview
Fair Credit Reporting Act (FCRA)
Fair Credit Reporting Act (FCRA) Refresher
Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act
Fair Lending Overview
Fair Lending Overview Refresher
Federal Regulation of Real Estate Appraisals
Flood Insurance
Home Mortgage Disclosure Act — Regulation C
Introduction to Credit Card Regulations
Loans to Executive Officers — Regulation O
Raising The Bar: A Guide To The 2014 Mortgage Servicing Rules
Real Estate Settlement Procedures Act — Reg X
Real Estate Settlement Procedures Act — Reg X Refresher
Residential Mortgage A-B-C — Mortgage Regulations
The S.A.F.E. Act
TILA — Beyond Basics — Certain Home Mortgage Loans
(Higher-Price Mortgage Loans, Reverse Mortgages, MDIA, Rescission, HOEPA)
TILA — Closed-End Residential Real Estate Loans
TILA — Home Equity Lines of Credit (HELOC)
TILA — Installment Loans — Non-Real Estate Secured
TILA — Open End Loans/Credit Cards
TILA — Unsecured Open-End Loans/Non-Card
Truth in Lending Act — Reg Z
Truth in Lending Act — Reg Z Refresher
Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA Refresher
Unlawful Internet Gambling — Regulation GG

Accepting Negotiable Instruments
Anti-Money Laundering (AML)
AML & SAR for Mortgage Lenders and Originators
AML for Customer Service Representatives
AML for Directors and Senior Management
AML for Lenders
AML for Operations
AML for Tellers
AML: What Are PEPs?
Anti-Terrorism Overview
Bank Broker/Dealer Exemptions — Regulation R

Bank Secrecy Act (BSA)
Bank Secrecy Act (BSA) Refresher
BSA for Customer Service Representatives
BSA for Directors and Senior Management
BSA for Lenders
BSA for Operations
BSA for Tellers
BSA/AML Trust
Check 21 Act Overview
Check 21 Act Overview Refresher
Currency Transaction Reporting
Elder Financial Abuse
Electronic Funds Transfer Act — Reg E
Electronic Funds Transfer Act — Reg E Refresher
Expedited Funds Availability Act — Reg CC
Expedited Funds Availability Act — Reg CC Refresher
National Bank Trust Activities (12 CFR Part 9)
Providing Service to Customers with Disabilities
Red Flags of Identity Theft
Servicemembers Civil Relief Act (SCRA)
Sexual Harassment
Sexual Harassment Refresher
Sexual Harassment for Supervisors and Managers
Suspicious Activity Reporting

Anti-Money Laundering (AML) — Case Studies

AML CSRs: Candelais Industries
AML CSRs: Current on Currency Transaction Reporting
AML CSRs: Do Not Open Until...
AML CSRs: Is There a Mechanic in the House?
AML CSRs: The Temporary Holding Pattern
AML Lenders: Collateral
AML Lenders: Did You Do These Yourself?
AML Lenders: I've Got Friends in High Places
AML Lenders: Me and My Shadow
AML Lenders: The French Connection
AML Operations: The Payoff
AML Operations: What Kind of Laundry Operation Are You Running?
AML Operations: What's My Line?
AML Operations: Who Do You Know in the Caymans?
AML Operations: Wire You, Wire Me
AML Tellers: Do You Have 30 \$100s for 150 \$20s?
AML Tellers: Little Blue Men
AML Tellers: Martino's Tavern & Bank
AML Tellers: Wonder Construction
AML Tellers: You're in the Money
BSA/AML For Trust — Non-Profit or Not
BSA/AML For Trust — Wire the Money to Bolivia

Bank Secrecy Act (BSA) — Case Studies

BSA CSRs: College Daze

BSA CSRs: Hello, Stranger

BSA CSRs: Is It or Isn't It?

BSA CSRs: The Owl's Cry

BSA CSRs: There's Gotta Be a Better Way!

BSA Lenders: What City, Please?

BSA Lenders: What Will They Think of Next?

BSA Lenders: What's a Loan Among Friends?

BSA Operations: Coupon Redemption

BSA Operations: Ghost in the System

BSA Operations: Larry's Food Mart or Larry's Laundry?

BSA Operations: Miguel's Discovery

BSA Tellers: A Little Knowledge is Dangerous

BSA Tellers: Business is Booming

BSA Tellers: Connect the Dots

BSA Tellers: What Are Friends For?

Customer Information Security Awareness (CISA)

The BankersEdge Customer Information Security Awareness (CISA) series is a set of core courses that covers key policies and procedures all banks must adopt to help ensure compliance with the Act. Taken in a series, these 24 topics provide a sound foundation with which to support GLBA compliance in your organization.

A Clean Desk Policy

Computer Room Security

Customer Requests

Data Encryption Standards

Incident Response Program

Information Disposal

Interactive Voice Response Systems

Internet Banking Security

Intrusion Detection and Firewall Security

Laptop and PDA Security

Magnetic File Backup and Storage

Media and Equipment

Network Component Security

Passwords

PC Software Controls

PINs

Remote Access Standards

Securing Customer Information

Securing Non-Public Areas

Security System Issues

Social Engineering

Social Media

Virtual Private Network Security

Virus and Spyware Prevention

Standard Package



Whether your employees are practiced professionals or new hires, to complete transactions compliantly, they must master core competencies and stay on top of the latest changes affecting the regulatory landscape.

Drawing on our many years of experience building training programs for banks, we developed our Standard Package — a comprehensive curriculum that features an expansive range of engaging essentials. The Regulatory Compliance and Financial Skills courses that comprise this series provide a flexible learning environment where your employees may work at their own pace.

“Our training program’s results have improved dramatically since we switched to BankersEdge online courses. And the feedback we receive from employees speaks volumes; now they actually look forward to learning!”

— Director of Training

Regulatory Compliance

DEPOSIT
COMPLIANCE
REGULATORY
COMPLIANCE

Advertising Compliance
Affiliate Transactions — Regulation W
Anti-Boycott Restrictions
Anti-Tying Restrictions
Bank Bribery Amendments Act
Customer and Enhanced Due Diligence (CDD/EDD)
Customer Identification Program (CIP)
Customer Identification Program (CIP) Refresher
Customer Information Security Awareness
Deposit Compliance Overview
Federal Deposit Insurance Corporation (FDIC)
Federal Election Campaign Act (FECA)
Fedwire® — Regulation J
Foreign Corrupt Practices Act
GLB Privacy Act (No Opt-Out)
GLB Privacy (No Opt-Out) Refresher
GLB Privacy Act (Opt-out)
GLB Privacy (Opt-Out) Refresher
Introduction to Compliance for Tellers
Office of Foreign Assets Control (OFAC)
Office of Foreign Assets Control (OFAC) Refresher
Reserve Requirements — Regulations D and Q
Right to Financial Privacy Act (RFPA)
Right to Financial Privacy Act (RFPA) Refresher
Sarbanes-Oxley Act Overview
Sweep Account Disclosure Requirements
Truth in Savings Act — Reg DD
Truth in Savings — Reg DD Refresher

LENDING
COMPLIANCE
REGULATORY
COMPLIANCE

Commercial Compliance Overview
Community Reinvestment Act for Intermediate Institutions
Community Reinvestment Act for Intermediate Institutions Refresher
Community Reinvestment Act for Large Institutions
Community Reinvestment Act for Large Institutions Refresher
Community Reinvestment Act for Small Institutions
Community Reinvestment Act for Small Institutions Refresher
Consumer Installment Loan Compliance Overview
Consumer Leasing Act — Regulation M
Equal Credit Opportunity Act — Reg B
Equal Credit Opportunity Act — Reg B Refresher
Fair and Accurate Credit Transactions Act (FACTA) Overview

LENDING
COMPLIANCE

REGULATORY
COMPLIANCE

- Fair Credit Reporting Act (FCRA)
- Fair Credit Reporting Act (FCRA) Refresher
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Act
- Fair Lending Overview
- Fair Lending Overview Refresher
- Federal Regulation of Real Estate Appraisals
- Flood Insurance
- Home Mortgage Disclosure Act — Regulation C
- Introduction to Credit Card Regulations
- Loans to Executive Officers — Regulation O
- Raising The Bar: A Guide to the 2014 Mortgage Servicing Rules
- Real Estate Settlement Procedures Act — Reg X
- Real Estate Settlement Procedures Act — Reg X Refresher
- Residential Mortgage A-B-C — Mortgage Regulations
- The S.A.F.E. Act
- TILA — Beyond Basics — Certain Home Mortgage Loans
(Higher-Price Mortgage Loans, Reverse Mortgages, MDIA, Rescission, HOEPA)
- TILA — Closed-End Residential Real Estate Loans
- TILA — Home Equity Lines of Credit (HELOC)
- TILA — Installment Loans — Non-Real Estate Secured
- TILA — Open End Loans/Credit Cards
- TILA — Unsecured Open-End Loans/Non-Card
- Truth in Lending Act — Reg Z
- Truth in Lending Act — Reg Z Refresher
- Truth in Lending Act — Reg Z
- Truth in Lending Act — Reg Z Refresher
- Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA Refresher

TRANSACTION
COMPLIANCE

REGULATORY
COMPLIANCE

- Accepting Negotiable Instruments
- Anti-Money Laundering (AML)
- AML & SAR for Mortgage Lenders and Originators
- AML for Customer Service Representatives
- AML for Directors and Senior Management
- AML for Lenders
- AML for Operations
- AML for Tellers
- AML: What Are PEPs?
- Anti-Terrorism Overview
- Bank Broker/Dealer Exemptions — Regulation R
- Bank Secrecy Act (BSA)
- Bank Secrecy Act (BSA) Refresher

BSA for Customer Service Representatives
BSA for Directors and Senior Management
BSA for Lenders
BSA for Operations
BSA for Tellers
BSA/AML Trust
Check 21 Act Overview
Check 21 Act Overview Refresher
Currency Transaction Reporting
Elder Financial Abuse
Electronic Funds Transfer Act — Reg E
Electronic Funds Transfer Act — Reg E Refresher
Expedited Funds Availability Act — Reg CC
Expedited Funds Availability Act — Reg CC Refresher
National Bank Trust Activities (12 CFR Part 9)
Providing Service to Customers with Disabilities
Red Flags of Identity Theft
Servicemembers Civil Relief Act (SCRA)
Sexual Harassment
Sexual Harassment Refresher
Sexual Harassment for Supervisors and Managers
Suspicious Activity Reporting
Unlawful Internet Gambling — Regulation GG

Anti-Money Laundering (AML) — Case Studies

AML CSRs: Candelais Industries
AML CSRs: Current on Currency Transaction Reporting
AML CSRs: Do Not Open Until...
AML CSRs: Is There a Mechanic in the House?
AML CSRs: The Temporary Holding Pattern
AML Lenders: Collateral
AML Lenders: Did You Do These Yourself?
AML Lenders: I've Got Friends in High Places
AML Lenders: Me and My Shadow
AML Lenders: The French Connection
AML Operations: The Payoff
AML Operations: What Kind of Laundry Operation Are You Running?
AML Operations: What's My Line?
AML Operations: Who Do You Know in the Caymans?
AML Operations: Wire You, Wire Me
AML Tellers: Do You Have 30 \$100s for 150 \$20s?
AML Tellers: Little Blue Men
AML Tellers: Martino's Tavern & Bank
AML Tellers: Wonder Construction
AML Tellers: You're in the Money
BSA/AML For Trust — Non-Profit or Not
BSA/AML For Trust — Wire the Money to Bolivia

Bank Secrecy Act (BSA) — Case Studies

BSA CSRs: College Daze
BSA CSRs: Hello, Stranger
BSA CSRs: Is It or Isn't It?
BSA CSRs: The Owl's Cry
BSA CSRs: There's Gotta Be a Better Way!
BSA Lenders: What City, Please?
BSA Lenders: What Will They Think of Next?
BSA Lenders: What's in the Box?
BSA Operations: Coupon Redemption
BSA Operations: Ghost in the System
BSA Operations: Larry's Food Mart or Larry's Laundry?
BSA Operations: Miguel's Discovery
BSA Tellers: A Little Knowledge is Dangerous
BSA Tellers: Business is Booming
BSA Tellers: Connect the Dots
BSA Tellers: What Are Friends For?

Customer Information Security Awareness (CISA)

The BankersEdge Customer Information Security Awareness (CISA) series is a set of core courses that covers key policies and procedures all banks must adopt to help ensure compliance with the Act. Taken in a series, these 24 topics provide a sound foundation with which to support GLBA compliance in your organization.

A Clean Desk Policy
Computer Room Security
Customer Requests
Data Encryption Standards
Incident Response Program
Information Disposal
Interactive Voice Response Systems
Internet Banking Security
Intrusion Detection and Firewall Security
Laptop and PDA Security
Magnetic File Backup and Storage
Media and Equipment
Network Component Security
Passwords
PC Software Controls
PINs
Remote Access Standards
Securing Customer Information
Securing Non-Public Areas
Security System Issues
Social Engineering
Social Media
Virtual Private Network Security
Virus and Spyware Prevention

Financial Skills

COMMERCIAL
LENDING
FINANCIAL
SKILLS

Understanding SBA Eligibility
Understanding SBA Loans

RETIREMENT
MANAGEMENT
FINANCIAL
SKILLS

Education Savings Accounts (ESA)
Excess IRA Contributions
IRA Beneficiary Options
IRA Contributions
IRA Distributions
IRA Required Minimum Distributions
IRA Rollovers, Transfers and Direct Rollovers
Roth IRA Overview
SIMPLE IRA Basics
Simplified Employee Pension (SEP) Plans
Traditional IRA Overview

CONSUMER
LENDING
FINANCIAL
SKILLS

Analyzing Personal Financial Statements
Consumer Credit Products
High-Cost Mortgages (HOEPA)
Home Equity (Open-End Credit)
IRS Reporting for Real Estate Transactions
Mortgage Fraud Awareness
Private Mortgage Insurance
Residential Mortgage 1-2-3 — Mortgage Process
Reverse Mortgage
Second Lien Real Estate Mortgage Loans
Subprime and Predatory Lending

Financial Skills (continued)

RETAIL
BANKING
FINANCIAL
SKILLS

- Automated Clearing House (ACH)
- Bomb Threats and Other Security Issues
- Business Continuity and Disaster Recovery
- Cash-Drawer Balancing
- Convenience Products and Services
- Counterfeiting and Forgery
- Deposit Products
- Deposits and Withdrawals
- Ethics for Bankers
- Frauds and Scams
- Fundamentals of Banking I — The Banking System
- Fundamentals of Banking II — The Banking Institution
- Handling Stop Payments
- Health Savings Accounts (HSA)
- Insider Trading
- Insurance Disclosures
- Insurance Products
- Issuing Negotiable Instruments
- Money Handling
- Non-Deposit Investment Products
- Nonresident Alien
- Opening a Deposit Account
- Pretext Calling and Identity Theft
- Private Banking
- Records Management
- Remote Deposit Capture
- Robberies
- Safe Deposit Boxes
- Savings Bonds
- Security of Customer Information Guidelines
- Trade Finance
- Trust Law Basics
- Trust Services
- Wire Transfers

Premium Package



Building a comprehensive training program that meets employees' needs throughout every stage of their career requires equal parts art and science.

Ensuring your organization is continually aligned with industry standards and best practices is only one part of the equation. You need to strike the perfect balance between providing the core compliance courses employees need to satisfy regulatory requirements, while also offering professional development opportunities that will help your institution attract and retain top talent.

As the online training provider of choice for the financial services industry, BankersEdge has over 15 years of experience preparing banks for regulatory change. Explore our Regulatory Compliance, Financial Skills and Professional Skills courses on the following pages, and discover engaging training that improves employees' competence, drives sales and increases employee and customer satisfaction.

“Our training program’s results have improved dramatically since we switched to BankersEdge online courses. And the feedback we receive from employees speaks volumes; now they actually look forward to learning!”

— Director of Training

Regulatory Compliance

DEPOSIT
COMPLIANCE
REGULATORY
COMPLIANCE

Advertising Compliance
Affiliate Transactions — Regulation W
Anti-Boycott Restrictions
Anti-Tying Restrictions
Bank Bribery Amendments Act
Customer and Enhanced Due Diligence (CDD/EDD)
Customer Identification Program (CIP)
Customer Identification Program (CIP) Refresher
Customer Information Security Awareness
Deposit Compliance Overview
Federal Deposit Insurance Corporation (FDIC)
Federal Election Campaign Act (FECA)
Fedwire® — Regulation J
Foreign Corrupt Practices Act
GLB Privacy Act (No Opt-Out)
GLB Privacy (No Opt-Out) Refresher
GLB Privacy Act (Opt-out)
GLB Privacy (Opt-Out) Refresher
Introduction to Compliance for Tellers
Office of Foreign Assets Control (OFAC)
Office of Foreign Assets Control (OFAC) Refresher
Reserve Requirements — Regulations D and Q
Right to Financial Privacy Act (RFPA)
Right to Financial Privacy Act (RFPA) Refresher
Sarbanes-Oxley Act Overview
Sweep Account Disclosure Requirements
Truth in Savings Act — Reg DD
Truth in Savings — Reg DD Refresher

LENDING
COMPLIANCE
REGULATORY
COMPLIANCE

Commercial Compliance Overview
Community Reinvestment Act for Intermediate Institutions
Community Reinvestment Act for Intermediate Institutions Refresher
Community Reinvestment Act for Large Institutions
Community Reinvestment Act for Large Institutions Refresher
Community Reinvestment Act for Small Institutions
Community Reinvestment Act for Small Institutions Refresher
Consumer Installment Loan Compliance Overview
Consumer Leasing Act — Regulation M
Equal Credit Opportunity Act — Reg B
Equal Credit Opportunity Act — Reg B Refresher
Fair and Accurate Credit Transactions Act (FACTA) Overview

LENDING
COMPLIANCE
REGULATORY
COMPLIANCE

Fair Credit Reporting Act (FCRA)
Fair Credit Reporting Act (FCRA) Refresher
Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act
Fair Lending Overview
Fair Lending Overview Refresher
Federal Regulation of Real Estate Appraisals
Flood Insurance
Home Mortgage Disclosure Act — Regulation C
Introduction to Credit Card Regulations
Loans to Executive Officers — Regulation O
Raising the Bar: A Guide to the 2014 CFPB Rules
Real Estate Settlement Procedures Act — Reg X
Real Estate Settlement Procedures Act — Reg X Refresher
Residential Mortgage A-B-C — Mortgage Regulations
The S.A.F.E. Act
TILA — Beyond Basics — Certain Home Mortgage Loans
(Higher-Price Mortgage Loans, Reverse Mortgages, MDIA, Rescission, HOEPA)
TILA — Closed-End Residential Real Estate Loans
TILA — Home Equity Lines of Credit (HELOC)
TILA — Installment Loans — Non-Real Estate Secured
TILA — Open End Loans/Credit Cards
TILA — Unsecured Open-End Loans/Non-Card
Truth in Lending Act — Reg Z
Truth in Lending Act — Reg Z Refresher
Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA Refresher

TRANSACTION
COMPLIANCE
REGULATORY
COMPLIANCE

Accepting Negotiable Instruments
Anti-Money Laundering (AML)
AML & SAR for Mortgage Lenders and Originators
AML for Customer Service Representatives
AML for Directors and Senior Management
AML for Lenders
AML for Operations
AML for Tellers
AML: What Are PEPs?
Anti-Terrorism Overview
Bank Broker/Dealer Exemptions — Regulation R

Bank Secrecy Act (BSA)
Bank Secrecy Act (BSA) Refresher
BSA for Customer Service Representatives
BSA for Directors and Senior Management
BSA for Lenders
BSA for Operations
BSA for Tellers
BSA/AML Trust
Check 21 Act Overview
Check 21 Act Overview Refresher
Currency Transaction Reporting
Elder Financial Abuse
Electronic Funds Transfer Act — Reg E
Electronic Funds Transfer Act — Reg E Refresher
Expedited Funds Availability Act — Reg CC
Expedited Funds Availability Act — Reg CC Refresher
National Bank Trust Activities (12 CFR Part 9)
Providing Service to Customers with Disabilities
Red Flags of Identity Theft
Servicemembers Civil Relief Act (SCRA)
Sexual Harassment
Sexual Harassment Refresher
Sexual Harassment for Supervisors and Managers
Suspicious Activity Reporting
Unlawful Internet Gambling — Regulation GG

Anti-Money Laundering (AML) — Case Studies

AML CSRs: Candelais Industries
AML CSRs: Current on Currency Transaction Reporting
AML CSRs: Do Not Open Until...
AML CSRs: Is There a Mechanic in the House?
AML CSRs: The Temporary Holding Pattern
AML Lenders: Collateral
AML Lenders: Did You Do These Yourself?
AML Lenders: I've Got Friends in High Places
AML Lenders: Me and My Shadow
AML Lenders: The French Connection
AML Operations: The Payoff
AML Operations: What Kind of Laundry Operation Are You Running?
AML Operations: What's My Line?
AML Operations: Who Do You Know in the Caymans?
AML Operations: Wire You, Wire Me
AML Tellers: Do You Have 30 \$100s for 150 \$20s?
AML Tellers: Little Blue Men
AML Tellers: Martino's Tavern & Bank
AML Tellers: Wonder Construction
AML Tellers: You're in the Money
BSA/AML For Trust — Non-Profit or Not
BSA/AML For Trust — Wire the Money to Bolivia

Bank Secrecy Act (BSA) — Case Studies

BSA CSRs: College Daze
BSA CSRs: Hello, Stranger
BSA CSRs: Is It or Isn't It?
BSA CSRs: The Owl's Cry
BSA CSRs: There's Gotta Be a Better Way!
BSA Lenders: What City, Please?
BSA Lenders: What Will They Think of Next?
BSA Lenders: What's in the Box?
BSA Operations: Coupon Redemption
BSA Operations: Ghost in the System
BSA Operations: Larry's Food Mart or Larry's Laundry?
BSA Operations: Miguel's Discovery
BSA Tellers: A Little Knowledge is Dangerous
BSA Tellers: Business is Booming
BSA Tellers: Connect the Dots
BSA Tellers: What Are Friends For?

Customer Information Security Awareness (CISA)

The BankersEdge Customer Information Security Awareness (CISA) series is a set of core courses that covers key policies and procedures all banks must adopt to help ensure compliance with the Act. Taken in a series, these 24 topics provide a sound foundation with which to support GLBA compliance in your organization.

A Clean Desk Policy
Computer Room Security
Customer Requests
Data Encryption Standards
Incident Response Program
Information Disposal
Interactive Voice Response Systems
Internet Banking Security
Intrusion Detection and Firewall Security
Laptop and PDA Security
Magnetic File Backup and Storage
Media and Equipment
Network Component Security
Passwords
PC Software Controls
PINs
Remote Access Standards
Securing Customer Information
Securing Non-Public Areas
Security System Issues
Social Engineering
Social Media
Virtual Private Network Security
Virus and Spyware Prevention

Financial Skills

COMMERCIAL
LENDING
FINANCIAL SKILLS

- Lending Series — Cash Flow Analysis
- Lending Series — Cash Flow Statement
- Lending Series — Current Assets
- Lending Series — Income Statement Analysis
- Lending Series — Liabilities and Equity
- Lending Series — Loan Structuring
- Lending Series — Long Term Assets
- Lending Series — Personal Tax Return Analysis
- Lending Series — Ratio Analysis
- Lending Series — The Balance Sheet
- Lending Series — The Income Statement
- Lending Series — Working Capital
- Understanding SBA Eligibility
- Understanding SBA Loans

RETIREMENT
MANAGEMENT
FINANCIAL SKILLS

- Education Savings Accounts (ESA)
- Excess IRA Contributions
- IRA Beneficiary Options
- IRA Contributions
- IRA Distributions
- IRA Required Minimum Distributions
- IRA Rollovers, Transfers and Direct Rollovers
- Roth IRA Overview
- SIMPLE IRA Basics
- Simplified Employee Pension (SEP) Plans
- Traditional IRA Overview

CONSUMER
LENDING
FINANCIAL SKILLS

- Analyzing Personal Financial Statements
- Consumer Credit Products
- High-Cost Mortgages (HOEPA)
- Home Equity (Open-End Credit)
- IRS Reporting for Real Estate Transactions
- Lending Series — Fundamentals of Consumer Lending
- Lending Series — Fundamentals of Mortgage Lending
- Mortgage Fraud Awareness
- Private Mortgage Insurance
- Residential Mortgage 1-2-3 — Mortgage Process
- Reverse Mortgage
- Second Lien Real Estate Mortgage Loans
- Subprime and Predatory Lending

Financial Skills (continued)

RETAIL
BANKING
FINANCIAL
SKILLS

- Automated Clearing House (ACH)
- Bomb Threats and Other Security Issues
- Business Continuity and Disaster Recovery
- Cash-Drawer Balancing
- Convenience Products and Services
- Counterfeiting and Forgery
- Deposit Products
- Deposits and Withdrawals
- Ethics for Bankers
- Frauds and Scams
- Fundamentals of Banking I — The Banking System
- Fundamentals of Banking II — The Banking Institution
- Handling Stop Payments
- Health Savings Accounts (HSA)
- Insider Trading
- Insurance Disclosures
- Insurance Products
- Issuing Negotiable Instruments
- Money Handling
- Non-Deposit Investment Products
- Nonresident Alien
- Opening a Deposit Account
- Pretext Calling and Identity Theft
- Private Banking
- Records Management
- Remote Deposit Capture
- Robberies
- Safe Deposit Boxes
- Savings Bonds
- Security of Customer Information Guidelines
- Trade Finance
- Trust Law Basics
- Trust Services
- Wire Transfers

Professional Skills

CUSTOMER
SERVICE
PROFESSIONAL
SKILLS

Customer Service

Module 1: Showing Customers You Care

Module 2: Using Language to Serve the Customer

Module 3: Opening the Conversation

Module 4: Diagnosing Customer Needs

Module 5: Responding to Customer Requests

Module 6: Taming Challenging Conversations

Module 7: That's a Wrap — Closing the Conversation

DIVERSITY AND
INCLUSION
PROFESSIONAL
SKILLS

Age

Barriers to Inclusion

Cross-Cultural Business

Cultural Diversity

Defamation

Defamation for Managers

Discrimination

Discrimination for Managers

Diversity Awareness

Documentation

Documentation for Managers

Employees with Disabilities

Employees with Disabilities for Managers

Gender

Harassment

Harassment for Managers

Language

Marital Status

Race, Color and Nationality

Religion

Retaliation

Retaliation for Managers

Sexual Orientation

Stereotypes and Assumptions

Veteran Status

Violence and Bullying in the Workplace

Workplace Inclusion

Professional Skills (continued)

LEADERSHIP
DEVELOPMENT
PROFESSIONAL
SKILLS

- Module 1: Introduction to Management Basics
- Module 2: Time Management
- Module 3: Business Writing
- Module 4: How to Lead and Participate Effectively in Meetings
- Module 5: Coaching and Feedback
- Module 6: Leading People through Change
- Module 7: Handling Conflict
- Module 8: Sharpening Your Interviewing Skills
- Module 9: Managing Multiple Generations at Work
- Module 10: Introduction to Project Management Concepts

SALES
PROFESSIONAL
SKILLS

- Cross-Selling
- Module 1: The Other Side of Service
 - Module 2: Adding Value through Cross-Selling
 - Module 3: Adding Value through Up-Selling
 - Module 4: Overcoming Resistance

Professional Development Multimedia Package



Develop a winning team and create a positive workplace by giving your employees the tools they need to achieve peak performance. Designed for employees in leadership roles, courses in the BankersEdge Professional Development Multimedia package tackle topics managers and supervisors face at work, such as productivity and bridging the generation gap among team members.

Techniques taught include tips for leading teams through organizational change and strategies for becoming a master communicator. All of the courses in this curriculum are enriched with multimedia for greater information retention.

“Your staff sets the gold standard for customer service. I love the proactive calls! Thank you for always being there with a helping hand.”

— Director of Training

Communication

Better Business Grammar

Communicating for Results: How to Be Clear, Concise and Credible

Communicating to Reduce Stress on the Job

Communicating with Customers

Communicating with People on the Job

Don't Shoot the Messenger: Common Workplace Courtesies that Reduce Tension & Lower Stress

How to Communicate Clearly and Effectively With Employees

How to Give and Receive Criticism

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

Mastering Memos

Power Writing: Techniques for Success

Powerful Ways to Persuade People

Solving People Problems on the Job

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

Speaking with Confidence, Clarity and Charisma

Customer Service

7 Things Never to Say to Your Customers

Everyone's Customer Service Role

Listen & Win: How to Keep Customers Coming Back

Speaking Like a Pro ... and Get a Standing Ovation Every Time

Think Like the Customer, Act Like the Owner: The Art of Delivering Superior Customer Service

Winning Over Even the Most Difficult Customers: Going Beyond Service with a Smile

Leadership

Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel

Motivating Employees During Organizational Change

Professional Conduct 101: Vital Skills for New Employees

You Are the Organization

Becoming a Coach: Bringing out the Best in Employees

Conducting High-Impact, Low-Stress Performance Reviews

Creating Your Dream Team: How to Harness the Power of Teamwork

Everyone's Team Role

For Managers ... Creating a Positive Workplace: Good Attitudes Are Contagious

Heating up Your Cold Calls

Hiring Secrets: 12 Tips to Get Candidates to Reveal their True Selves

How to Resolve Conflict at Work

How to See Opportunity in a Changing Workplace

How to Shine in Difficult Management Situations

Interviewing Techniques that Help You Hire the Best

It's Business, Not Personal: Taming Emotions in the Workplace

Solving (Even More) People Problems on the Job

Training to Win: Helping Employees Meet or Exceed Their Goals

Teamwork

Building Cooperation: How Everyone Can Win at Work
For Employees ... Being Positive in the Workplace: Good Attitudes Are Contagious
Getting Cooperation: Team-Building that Works
Sink or Swim Teamwork: We're All in this Together
Team-Building Techniques that Work

Time Management

Achieving the Peak Performance on the Job
Arrest that Stress: How to Depressurize Your Work Life
Do it Right the First Time: Paying Attention to Details
Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity
Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order
How to Juggle Multiple Priorities
Leading 20-minute Meetings that Matter
Listening: the Key to Productivity
Managing Stress Before it Manages You
Take Back Your Time: How to Manage Your Workload and Still Have a Life

Mortgage Lending Package

MORTGAGE
LENDING

The January 2014 regulatory changes affecting the mortgage industry are epic. To help mortgage professionals in your organization navigate the new rules, BankersEdge is pleased to announce our expanded Mortgage Lending education catalog.

Developed in conjunction with our partner, TrainingPro — the nation's leading provider of mortgage education — our newly expanded curriculum features 44 engaging courses that align with the National Mortgage Licensing System (NMLS) National Test Content Outline categories: Federal Mortgage Laws, General Mortgage Knowledge, Mortgage Loan Origination Activities and Ethics.

All courses in our Mortgage Lending curriculum contain content approved by the NMLS, and are meticulously maintained according to our rigorous quality assurance standards.

"BankersEdge mortgage lending courses accurately convey the 2014 regulatory changes, which affords our bank an unparalleled level of confidence.

— **Compliance Officer**

Federal Mortgage Laws

Real Estate Settlement Procedures Act Part I
Real Estate Settlement Procedures Act Part II
Equal Credit Opportunity Act
Introduction to the Truth in Lending Act
TILA Advertising & Right to Rescission
TILA Disclosure Requirements
Home Ownership and Equity Protection Act
Regulations for Higher-Priced Mortgages
A Look at the Homeowners Protection Act
Secure and Fair Enforcement Act (SAFE)
Home Mortgage Disclosure Act
FCRA & FACTA
The Red Flag Rules
Introduction to the Dodd Frank Act
Mortgage Assistance Relief Services (MARS Rule)
Introduction to the USA Patriot Act
Introduction to the Gramm-Leach-Bliley Act
Do Not Call Implementation Act
Mortgage Fraud Laws At A Glance

General Mortgage Knowledge

History of Mortgage Lending
Basic Loan Products
Guidances: A Federal Reaction to Mortgage Downturn
Fixed Rate Mortgages
Adjustable Rate Mortgages and Negative Amortization
Qualified Mortgages and Other Mortgage Types
Limited and No-Income Verification Loans
The New Mortgage Product Landscape and Loan Terms

Mortgage Loan Origination Activities

Completing the Mortgage Loan Application
Suitability of Products and Programs
Purposes of Disclosures
Qualification: Processing & Underwriting Part I (Borrower Analysis)
Qualification: Processing & Underwriting Part II (Qualifying Ratios)
Qualification: Processing & Underwriting Part III (Commitments and Underwriting)
Ability-to-Repay/Qualified Mortgage Rule
The Importance of Appraisals
Mortgage Title & Insurance
Specific Program Guidelines: FHA, VA, USDA
The Closing Process
Financial Calculations Used in Mortgage Lending

Ethics

Ethics — Federal Law Applicability
Ethics — Mortgage Fraud and Consumer Protection
Ethical Standards and Industry Behaviors
Ethics, Disclosure and Appraisal

Additional Mortgage Courses

AML & SAR for Mortgage Lenders and Originators



Custom Training Solutions

Custom Training Solutions

In the wake of a recession, training budgets are tighter than ever. And for many banks nationwide, “Do more with less.” is the new status quo.

Grappling with limited resources often drives training goals far out of reach. Consequently, we routinely receive requests for development support from customers who are looking to augment their staff. To better serve these customers, we created BankersEdge Custom Training Solutions (CTS) — a team of highly reputable developers on standby, ready to assist with urgent requests, routine maintenance or long-term projects.

To learn more about our CTS team’s capabilities, discuss your training development needs with your BankersEdge representative.

Thank you for your interest in BankersEdge. We look forward to serving **you**.

Learning Technology

- Artisan
- CAT
- MARS
- Symphony
- System Requirements

Courses

Regulatory Compliance

■ Lending Compliance

- Commercial Compliance Overview
- Community Reinvestment Act for Intermediate Institutions
- Community Reinvestment Act for Large Institution
- Community Reinvestment Act for Small Institutions
- Consumer Installment Loan Compliance Overview
- Consumer Leasing Act — Regulation M
- Equal Credit Opportunity Act — Regulation B
- Fair and Accurate Credit Transactions Act (FACTA) Overview
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Act
- Fair Lending Overview
- Federal Regulation of Real Estate Appraisals
- Flood Insurance
- Home Mortgage Disclosure Act — Regulation C
- Introduction to Credit Card Regulations
- Loans to Executive Officers — Regulation O
- Real Estate Settlement Procedures Act (RESPA) — Regulation X
- Residential Mortgage A-B-C — Mortgage Regulations
- The S.A.F.E. Act
- Truth in Lending Act — Regulation Z
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP) Reg AA
- Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

■ Deposit Compliance

- Advertising Compliance
- Affiliate Transactions — Regulation W
- Anti-Boycott Restrictions
- Anti-Tying Restrictions
- Bank Bribery Amendments Act
- Customer and Enhanced Due Diligence (CDD/EDD)

4	Customer Identification Program (CIP)	17
5	Customer Information Security Awareness	17
6	Deposit Compliance Overview	17
7	Federal Deposit Insurance Corporation (FDIC)	17
8	Federal Election Campaign Act (FECA)	17
9	Fedwire® — Regulation J	17
10	Foreign Corrupt Practices Act	17
11	Gramm-Leach-Bliley Privacy Act (Opt-Out)	17
12	Gramm-Leach-Bliley (GLB) Privacy Act	17
13	Introduction to Compliance for Tellers	18
14	Office of Foreign Assets Control (OFAC)	18
15	Reserve Requirements — Regulations D and Q	18
16	Right to Financial Privacy Act (RFPA)	18
17	Sarbanes-Oxley Act Overview	18
18	Sweep Account Disclosure Requirements	18
19	Truth in Savings Act — Regulation DD	18
19	■ Transaction Compliance	19
20	Anti-Money Laundering (AML)	19
21	AML for Customer Service Representatives	19
22	AML for Directors and Senior Management	19
23	AML for Lenders	19
24	AML for Operations	19
25	AML for Tellers	19
26	Anti-Terrorism Overview	19
27	Bank Broker/Dealer Exemptions — Regulation R	20
28	Bank Secrecy Act (BSA)	20
29	BSA for Customer Service Representatives	20
30	BSA for Directors and Senior Management	20
31	BSA for Lenders	20
32	BSA for Operations	20
33	BSA for Tellers	20
34	BSA/AML Trust	20
35	Check 21 Act Overview	20
36	Currency Transaction Reporting	20
37	Elder Financial Abuse	20
38	Electronic Funds Transfer Act — Regulation E	20
39	Expedited Funds Availability Act — Regulation CC	21
40	Home Mortgage Disclosure Act	21
41	National Bank Trust Activities	21
42	Providing Service to Customers with Disabilities	21
43	Service Members Civil Relief Act (SCRA)	21
44	Sexual Harassment	21
45	Sexual Harassment for Supervisors and Managers	21
46	Suspicious Activity Reporting	21
47	Unlawful Internet Gambling — Regulation GG	21

Financial Skills			
■ Commercial Lending	22	■ Retail Banking	29
Cash Flow Analysis	23	Accepting Negotiable Instruments	29
Cash Flow Statement	23	Automated Clearing House (ACH)	29
Current Assets	23	Bomb Threats and Other Security Issues	29
Income Statement Analysis	23	Business Continuity and Disaster Recovery	29
Liabilities and Equity	23	Cash-Drawer Balancing	29
Loan Structuring	24	Convenience Products and Services	29
Long-Term Assets	24	Deposit Products	30
Personal Tax Return Analysis	24	Deposits and Withdrawals	30
Ratio Analysis	24	Ethics for Bankers	30
The Balance Sheet	24	Frauds and Scams	30
The Income Statement	24	Fundamentals of Banking I — The Banking System	30
Understanding SBA Eligibility	24	Fundamentals of Banking II — The Banking Institution	30
Understanding SBA Loans	24	Handling Stop Payments	30
Working Capital	24	Health Savings Accounts (HSA)	30
■ Consumer Lending	25	Insider Trading	30
Analyzing Personal Financial Statements	25	Insurance Disclosures	30
Fundamentals of Consumer Lending	25	Insurance Products	30
Fundamentals of Mortgage Lending	25	Issuing Negotiable Instruments	31
High-Cost Mortgages (HOEPA)	25	Money Handling	31
Home Equity (Open-End Credit)	26	New Account ID Procedures (CA-Specific)	31
Home Mortgage Disclosure Act — Regulation C	26	Non-Deposit Investment Products	31
IRS Reporting for Real Estate Transactions	26	Nonresident Alien	31
Mortgage Fraud Awareness	26	Opening a Deposit Account	31
Private Mortgage Insurance	26	Pretext Calling and Identity Theft	31
Residential Mortgage 1-2-3 — Mortgage Process	26	Private Banking	31
Reverse Mortgage	26	Records Management	31
Second Lien Real Estate Mortgage Loans	26	Remote Deposit Capture	32
Subprime and Predatory Lending	26	Robberies	32
■ Retirement Management	27	Safe Deposit Boxes	32
Education Savings Accounts (ESA)	27	Savings Bonds	32
Excess IRA Contributions	27	Security of Customer Information Guidelines	32
IRA Beneficiary Options	27	Trade Finance	32
IRA Contributions	27	Trust Law Basics	32
IRA Distributions	27	Trust Services	32
IRA Required Minimum Distributions	28	Wire Transfers	32
IRA Rollovers, Transfers and Direct Rollovers	28		
SIMPLE IRA Basics	28	Professional Skills	33
Simplified Employee Pension (SEP) Plans	28	■ Leadership	34
Traditional Roth IRA Overview	28	Module 1: Introduction to Management Basics	34
Trust Law Basics	28	Module 2: Time Management	34
Trust Services	28	Module 3: Business Writing	34
Understanding SBA Eligibility	28	Module 4: How to Lead and Participate Effectively in Meetings	34
Understanding SBA Loans	28	Module 5: Coaching and Feedback	34
		Module 6: Leading People Through Change	35
		Module 7: Handling Conflict	35
		Module 8: Sharpening Your Interviewing Skills	35
		Module 9: Managing Multiple Generations at Work	35
		Module 10: Introduction to Project Management Concepts	35

Diversity & Inclusion	36	Professional Skills with Multimedia	42
Age	36	Communication	
Barriers to Diversity	36	Better Business Grammar	43
Cross-Cultural Business	36	Communicating for Results: How to Be Clear,	43
Cultural Diversity	36	Concise and Credible	
Discrimination	36	Communicating to Reduce Stress on the Job	43
Discrimination for Managers	36	Communicating with Customers	43
Defamation	37	Communicating with People on the Job	43
Defamation for Managers	37	Don't Shoot the Messenger: Common Workplace	43
Diversity Awareness	37	Courtesies that Reduce Tension & Lower Stress	
Documentation	37	How to Communicate Clearly and	43
Documentation for Managers	37	Effectively With Employees	
Employees with Disabilities	37	How to Give and Receive Criticism	43
Employees with Disabilities for Managers	37	Make the Connection: How to Be Effective and	43
Gender	37	Productive on the Phone	
Harassment for Managers	37	Mastering Memos	43
Language	37	Power Writing: Techniques for Success	44
Marital Status	38	Powerful Ways to Persuade People	44
Race, Color and Nationality	38	Solving People Problems on the Job	44
Religion	38	Speaking to One Person or a Roomful: Proven Techniques	44
Retaliation	38	that Will Make You a Master Communicator	
Retaliation for Managers	38	Speaking with Confidence, Clarity and Charisma	44
Sexual Harassment	38	Customer Service	
Sexual Harassment for Supervisors and Managers	38	7 Things Never to Say to Your Customers	45
Sexual Orientation	38	Everyone's Customer Service Role	45
Stereotypes and Assumptions	38	Listen & Win: How to Keep Customers Coming Back	45
Veteran Status	38	Speak Like a Pro ... and Get a Standing Ovation Every Time	45
Violence and Bullying in the Workplace	38	Think Like the Customer, Act Like the Owner	45
Workplace Inclusion	38	Winning Over Even the Most Difficult Customers:	45
		Going Beyond Service with a Smile	
Customer Service	39	Leadership	
Module 1: Showing Customers You Care	39	Becoming a Coach: Bringing out the Best in Employees	46
Module 2: Using Language to Serve the Customer	39	Becoming a Leader: Communication Techniques	46
Module 3: Opening the Conversation	39	that Motivate, Guide and Inspire Employees to Excel	
Module 4: Diagnosing Customer Needs	40	Conducting High-Impact, Low-Stress Performance Reviews	46
Module 5: Responding to Customer Requests	40	Creating Your Dream Team: How to Harness the	46
Module 6: Taming Challenging Conversations	40	Power of Teamwork	
Module 7: That's a Wrap — Closing the Conversation	40	Everyone's Teamwork Role	46
Sales	41	For Managers ... Creating a Positive Workplace:	46
Cross-Selling	41	Good Attitudes Are Contagious	
Module 1: The Other Side of Service	41	Heating up Your Cold Calls	46
Module 2: Adding Value Through Cross-Selling	41	Hiring Secrets: 12 Tips to Get Candidates to	46
Module 3: Adding Value Through Up-Selling	41	Reveal their True Selves	
Module 4: Overcoming Resistance	41		

How to Resolve Conflict at Work	47	A Look at the Homeowners Protection Act	54
How to See Opportunity in a Changing Workplace	47	Secure and Fair Enforcement Act (SAFE)	54
How to Shine in Difficult Management Situations	47	Home Mortgage Disclosure Act	54
Interviewing Techniques that Help You Hire the Best	47	FCRA & FACTA	54
It's Business, Not Personal: Taming Emotions in the Workplace	47	The Red Flag Rules	55
Motivating Employees During Organizational Change	47	Introduction to the Dodd Frank Act	55
Professional Conduct 101: Vital Skills for New Employees	47	Mortgage Assistance Relief Services (MARS Rule)	55
Resolving Conflicts: Strategies for a Winning Team	47	Introduction to the USA Patriot Act	55
Solving (Even More) People Problems on the Job	47	Introduction to the Gramm-Leach-Bliley Act	55
Training to Win: Helping Employees Meet or Exceed Their Goals	48	Do Not Call Implementation Act	56
You Are the Organization	48	Mortgage Fraud Laws at a Glance	56
Teamwork		General Mortgage Knowledge	
Building Cooperation: How Everyone Can Win at Work	48	History of Mortgage Lending	56
For Employees ... Being Positive in the Workplace: Good Attitudes Are Contagious	48	Basic Loan Products	56
Getting Cooperation: Team-Building That Works	48	Guidances: A Federal Reaction to Mortgage Downturn	57
Sink or Swim Teamwork: We're All in This Together	49	Fixed Rate Mortgages	57
Team-Building Techniques That Work	49	Adjustable Rate Mortgages and Negative Amortization	57
Time Management		Qualified Mortgages and Other Mortgage Types	57
Achieving Peak Performance on the Job	49	Limited and No-Income Verification Loans	58
Arrest that Stress: How to Depressurize Your Work Life	49	The New Mortgage Product Landscape and Loan Terms	58
Do it Right the First Time: Paying Attention to Details	49	Mortgage Loan Origination (MLO) Activities	
Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity	49	Completing the Mortgage Loan Application	58
Get Organized and Stay Organized: The 7-Day Plan for Putting Your Work Life in Order	49	Suitability of Products and Programs	58
How to Juggle Multiple Priorities	49	Purposes of Disclosures	59
Leading 20-Minute Meetings That Matter	50	Qualification: Processing & Underwriting Part I	59
Listening: the Key to Productivity	50	Qualification: Processing & Underwriting Part II	59
Managing Stress Before It Manages You	50	Qualification: Processing & Underwriting Part III	59
Take Back Your Time: How to Manage Your Workload and Still Have a Life	50	Ability-to-Repay/Qualified Mortgage Rule	60
Mortgage Lending	51	The Importance of Appraisals	60
Federal Mortgage Laws		Mortgage Title & Insurance	60
Real Estate Settlement Procedures Act Part I	52	Specific Program Guidelines: FHA, VA, USDA	60
Real Estate Settlement Procedures Act Part II	52	The Closing Process	60
Equal Credit Opportunity Act	52	Financial Calculations Used in Mortgage Lending	60
Introduction to the Truth in Lending Act	52	Ethics	
TILA Advertising & Right to Rescission	53	Ethics — Federal Law Applicability	61
TILA Disclosure Requirements	53	Ethics — Mortgage Fraud and Consumer Protection	61
Home Ownership and Equity Protection Act	53	Ethical Standards and Industry Behaviors	61
Regulations for Higher-Priced Mortgages	53	Ethics, Disclosure and Appraisal	61
		Additional Mortgage Courses	
		AML & SAR for Mortgage Lenders and Originators	61

Continuing Ed. (ICB-Approved Courses)	62		
Accepting Negotiable Instruments	62	GLB Privacy Act (Opt-out)	63
Advertising Compliance	62	IRA Rollovers, Transfers & Direct Rollovers	63
Affiliate Transactions — Regulation W	62	High Cost Mortgages	63
AML & SAR for Mortgage Lenders and Originators	62	Home Equity	63
AML for Customer Service Representatives	62	Home Mortgage Disclosure Act — Reg C	63
AML for Directors and Senior Management	62	Introduction to Compliance for Tellers	63
AML for Lenders	62	Introduction to Credit Card Regulations	63
AML for Operations	62	IRA Beneficiary Options	63
AML for Tellers	62	IRA Contributions	63
AML: What Are PEPs?	62	IRA Distributions	63
Anti-Money Laundering (AML)	62	IRA Required Minimum Distributions	63
Anti-Terrorism Overview	62	IRA Rollovers, Transfers and Direct Rollovers	63
Anti-Tying Restrictions	62	Loans to Executive Officers — Regulation O	64
Bank Bribery Amendments Act	62	National Bank Trust Activities (12 CFR Part 9)	64
Bank Broker/Dealer Exemptions — Regulation R	62	Office of Foreign Assets Control (OFAC)	64
Bank Secrecy Act (BSA)	62	Pretext Calling and Identity Theft	64
BSA for Customer Service Representatives	62	Providing Service to Customers with Disabilities	64
BSA for Directors and Senior Management	62	Roth IRA	64
BSA for Lenders	62	Sarbanes-Oxley Act Overview	64
BSA for Operations	62	Real Estate Settlement Procedures Act — Reg X	64
BSA for Tellers	62	Red Flags of Identity Theft	64
BSA/AML Trust	62	Reserve Requirements — Regulation D	64
Check 21 Act Overview	63	Residential Mortgage 123 — Mortgage Process	64
Commercial Compliance Overview	63	Residential Mortgage A-B-C — Mortgage Regulations	64
Community Reinvestment Act for Int. Institutions	63	Reverse Mortgage	64
Community Reinvestment Act for Large Institutions	63	Right to Financial Privacy Act (RFPA)	64
Community Reinvestment Act for Small Institutions	63	Roth IRA	64
Consumer Leasing Act — Regulation M	63	Security of Customer Information	64
Currency Transaction Reporting	63	Second Lien Real Estate Mortgage Loans	64
Customer and Enhanced Due Dil.	63	Servicemembers Civil Relief Act (SCRA)	64
Customer Identification Program (CIP)	63	Simple IRA Basics	64
Deposit Compliance Overview	63	Simplified Employee Pension Plans	64
Education Savings Accounts	63	Subprime and Predatory Lending	64
Elder Financial Abuse	63	Suspicious Activity Reporting	64
Electronic Funds Transfer Act — Reg E	63	Sweep Account Disclosure Requirements	64
Equal Credit Opportunity Act — Reg B	63	The S.A.F.E. Act	64
Expedited Funds Availability Act — Reg CC	63	Traditional IRA Overview	64
Fair and Accurate Credit Transaction Act (FACTA) Over.	63	Trust Law Basics	64
Fair Credit Reporting Act (FCRA)	63	Trust Services	64
Fair Debt Collection Practices Act (FDCPA)	63	Truth in Lending Act — Reg Z	64
Fair Housing Act	63	Truth in Savings Act — Reg DD	64
Fair Lending Overview	63	Unfair, Deceptive or Abusive Acts or Practices (UDAAP)	64
Federal Deposit Insurance Corporation (FDIC)	63	Unfair, Deceptive or Abusive Acts or Practices for the Fin. Inst.	64
Federal Regulation of Real Estate Appraisals	63	Unlawful Internet Gambling — Regulation GG	64
Fedwire® — Regulation J	63	TILA — Open End Loans/Credit Cards	64
Flood Insurance	63	TILA — Unsecured Open-End Loans	64
Foreign Corrupt Practices Act	63	TILA — Installment Loans — Non-Real Estate Secured	64
GLB Privacy Act (No Opt-Out)	63	TILA — Home Equity Lines of Credit (HELOC)	64
		TILA — Closed-End Residential Real Estate Loans	64
		TILA — Beyond Basics — Certain Home Mortgage Loans	64

Recommended Curriculums

By Role	65	Ethical Standards and Industry Behaviors	66
■ Mortgage Lenders	66	Ethics, Disclosure and Appraisal	66
Federal Mortgage Laws		Additional Mortgage Courses	
Real Estate Settlement Procedures Act Part I	66	AML & SAR for Mortgage Lenders and Originators	66
Real Estate Settlement Procedures Act Part II	66		
Equal Credit Opportunity Act	66		
Introduction to the Truth in Lending Act	66		
TILA Advertising & Right to Rescission	66		
TILA Disclosure Requirements	66		
Home Ownership and Equity Protection Act	66		
Regulations for Higher-Priced Mortgages	66		
A Look at the Homeowners Protection Act	66		
Secure and Fair Enforcement Act (SAFE)	66		
Home Mortgage Disclosure Act	66		
FCRA & FACTA	66		
The Red Flag Rules	66		
Introduction to the Dodd Frank Act	66		
Mortgage Assistance Relief Services (MARS Rule)	66		
Introduction to the USA Patriot Act	66		
Introduction to the Gramm-Leach-Bliley Act	66		
Do Not Call Implementation Act	66		
Mortgage Fraud Laws at a Glance	66		
General Mortgage Knowledge			
History of Mortgage Lending	66	Adding Value Through Cross-Selling	68
Basic Loan Products	66	Adding Value Through Up-Selling	68
Guidances: A Federal Reaction to Mortgage Downturn	66	Becoming a Coach: Bringing Out the Best in Employees	68
Fixed Rate Mortgages	66	Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel	68
Adjustable Rate Mortgages and Negative Amortization	66	Business Writing	68
Qualified Mortgages and Other Mortgage Types	66	Coaching and Feedback	68
Limited and No-Income Verification Loans	66	Conducting High-Impact, Low-Stress Performance Review	68
The New Mortgage Product Landscape and Loan Terms	66	Convenience Products and Services	68
Mortgage Loan Origination (MLO) Activities		Deposit Compliance Overview	68
Completing the Mortgage Loan Application	66	Deposit Products	68
Suitability of Products and Programs	66	Discrimination for Managers	68
Purposes of Disclosures	66	Employees with Disabilities for Managers	68
Qualification: Processing & Underwriting Part I	66	Ethics for Bankers	68
Qualification: Processing & Underwriting Part II	66	Fundamentals of Banking I — The Banking System	68
Qualification: Processing & Underwriting Part III	66	Fundamentals of Banking II — The Banking Institution	68
Ability-to-Repay/Qualified Mortgage Rule	66	Handling Conflict	68
The Importance of Appraisals	66	Harassment for Manager	68
Mortgage Title & Insurance	66	How to Lead and Participate Effectively in Meetings	68
Specific Program Guidelines: FHA, VA, USDA	66	Introduction to Management Basics	68
The Closing Process	66	Introduction to Project Management Concepts	68
Financial Calculations Used in Mortgage Lending	66	Leading People Through Change	68
Ethics		Make the Connection: How to Be Effective and Productive on the Phone	68
Ethics — Federal Law Applicability	66	Motivating Employees During Organizational Change	68
Ethics — Mortgage Fraud and Consumer Protection	66	Sexual Harassment for Supervisors and Managers	68
■ Professional Tellers	67		
Accepting Negotiable Instruments	67		
Adding Value Through Cross-Selling	67		
Adding Value Through Up-Selling	67		
Advertising Compliance	67		
Bomb Threats and Other Security Issues	67		
Cash-Drawer Balancing	67		
Check 21 Act Overview	67		
Deposits and Withdrawals	67		
Ethics for Bankers	67		
Expedited Funds Availability Act — Regulation CC	67		
Introduction to Compliance for Tellers	67		
Money Handling	67		
Pretext Calling and Identity Theft	67		
Reserve Requirements — Regulations D and Q	67		
Safe Deposit Boxes	67		
■ Managers & Supervisors	68		
Adding Value Through Cross-Selling	68		
Adding Value Through Up-Selling	68		
Becoming a Coach: Bringing Out the Best in Employees	68		
Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel	68		
Business Writing	68		
Coaching and Feedback	68		
Conducting High-Impact, Low-Stress Performance Review	68		
Convenience Products and Services	68		
Deposit Compliance Overview	68		
Deposit Products	68		
Discrimination for Managers	68		
Employees with Disabilities for Managers	68		
Ethics for Bankers	68		
Fundamentals of Banking I — The Banking System	68		
Fundamentals of Banking II — The Banking Institution	68		
Handling Conflict	68		
Harassment for Manager	68		
How to Lead and Participate Effectively in Meetings	68		
Introduction to Management Basics	68		
Introduction to Project Management Concepts	68		
Leading People Through Change	68		
Make the Connection: How to Be Effective and Productive on the Phone	68		
Motivating Employees During Organizational Change	68		
Sexual Harassment for Supervisors and Managers	68		

■ Personal Bankers	69	■ Anti-Money Laundering	72
Consumer Leasing Act — Regulation M	69	AML Track	
Deposit Compliance Overview	69	Anti-Money Laundering	73
Elder Financial Abuse	69	Bank Secrecy Act	73
Electronic Funds Transfer Act — Regulation E	69	Currency Transaction Reporting	73
Excess IRA Contributions	69	Suspicious Activity Reporting	73
Fair Debt Collection Practices Act (FDCPA)	69	What are PEPs?	73
Health Savings Accounts (HSA)	69	Teller Track	
Introduction to Credit Card Regulations	69	AML for Tellers	74
IRA Beneficiary Options	69	Case Studies	
IRA Contributions	69	"Do You Have 30 \$100s for 150 \$20s?"	74
IRA Distributions	69	"Little Blue Men"	74
IRA Rollovers, Transfers and Direct Rollovers	69	"Martino's Tavern & Bank"	74
New Account ID Procedures (CA-Specific)	69	"You're in the Money"	74
Roth IRA Overview	69	"Wonder Construction"	74
SIMPLE IRA Basics	69	Lender Track	
Simplified Employee Pension (SEP) Plans	69	AML for Lenders	75
Traditional IRA Overview	69	Case Studies	
Reserve Requirements — Regulations D and Q	69	Collateral	75
Safe Deposit Boxes	69	Did You Do These Yourself?	75
Trust Law Basics	69	I've Got Friends in High Places!	75
Trust Services	69	Me and My Shadow	75
Truth in Savings Act — Regulation DD	69	The French Connection	75
■ General Bankers & Trainers	70	Operations Track	
Anti-Money Laundering (AML)	70	AML for Directors & Senior Managers	76
Anti-Boycott Restrictions	70	AML for Operations	76
Bank Secrecy Act (BSA)	70	Case Studies	
Bomb Threats and Other Security Issues	70	The Pay Off	76
Convenience Products and Services	70	What's My Line?	76
Customer Identification Program (CIP)	70	What Kind of Laundering Operation Are You Running	76
Electronic Funds Transfer Act — Regulation E	70	Who Do You Know in the Caymans?	76
Expedited Funds Availability Act — Regulation CC	70	Wire You, Wire Me	76
Fair and Accurate Credit Transactions Act (FACTA)	70	Customer Service Track	
Federal Deposit Insurance Corporation (FDIC)	70	AML for Customer Service Representatives	77
Fundamentals of Banking I — The Banking System	70	Candela Industries	77
Fundamentals of Banking II — The Banking Institution	70	Current on Currency Transaction Reporting	77
Gramm-Leach-Bliley (GLB) Privacy Act	70	Do Not Open Until....	77
Office of Foreign Assets Control (OFAC)	70	Is There a Mechanic in the House?	77
Red Flags of Identity Theft	70	The Temporary Holding Pattern	77
Right to Financial Privacy Act (RFPA)	70	Related Courses	
Robberies	70	Anti-Terrorism Overview	78
Security of Customer Information Guidelines	70	Customer Identification Program (CIP)	78
By Interest Area	71	Ethics for Bankers	78
		Frauds & Scams	78
		Office of Foreign Assets Control (OFAC)	78
		Pretext Calling and Identity Theft	78
		Security Of Customer Information	78

■ Bank Secrecy Act	79	Related Courses	
BSA Track		Anti-Money Laundering	85
Bank Secrecy Act	80	Anti-Terrorism	85
Currency Transaction Reporting	80	Customer Identification Programs	85
Suspicious Activity Reporting	80	Ethics for Bankers	85
Teller Track		Frauds & Scams	85
BSA for Tellers	81	Office of Foreign Assets Control — OFAC	85
Case Studies		Pretext Calling and Identity Theft	85
A Little Knowledge is Dangerous	81	Security of Customer Information	85
Business is Booming	81		
Connect the Dots	81		
What are Friends For?	81		
Lender Track			
BSA for Lenders	81		
Case Studies			
What City, Please?	81	A Clean Desk Policy	86
What Will They Think of Next?	81	Computer Room Security	86
What's a Loan Among Friends?	81	Customer Requests	86
Operations Track		Data Encryption Standards	86
BSA for Directors & Senior Management	81	Incident Response Program	86
Teller Track		Interactive Voice Response Systems	86
BSA for Tellers	81	Internet Banking Security	86
Case Studies		Intrusion Detection and Firewall Security	87
A Little Knowledge is Dangerous	81	Laptop and PDA Security	87
Business is Booming	81	Magnetic File Backup and Storage	87
Connect the Dots	81	Media and Equipment	87
What Are Friends For?	81	Network Component Security	87
Lender Track		Passwords	87
BSA for Lenders	82	PC Software Controls	87
What City, Please?	82	PINs	87
What Will They Think of Next?	82	Remote Access Standards	87
What's a Loan Among Friends?	82	Securing Customer Information	87
Operations Track		Securing Non-Public Areas	87
BSA for Directors & Senior Management	83	Security System Issues	87
Case Studies		Social Engineering	88
Larry's Food Mart or Larry's Laundry?	83	Social Media	88
Miguel's Dilemma	83	Virtual Private Network Security	88
Coupon Redemption	83	Virus and Spyware Prevention	88
Ghost in the System	83		
Customer Service Track			
BSA for Customer Service Representatives	84		
College Daze	84	■ Bank Secrecy Act	90
Hello, Stranger	84	■ Compliance	91
Is It or Isn't It?	84	■ Standard	96
The Owl's Cry	84	■ Premium	103
There's Gotta be a Better Way!	84	■ Professional Development Multimedia	112
Suggested Courses		■ Mortgage Lending Education	115
Bank Secrecy Act (BSA)	85		
Currency Transaction Reporting	85		
Suspicious Activity Reporting	85		
■ Customer Information Security Awareness (CISA)	86		
A Clean Desk Policy	86		
Computer Room Security	86		
Customer Requests	86		
Data Encryption Standards	86		
Incident Response Program	86		
Interactive Voice Response Systems	86		
Internet Banking Security	86		
Intrusion Detection and Firewall Security	87		
Laptop and PDA Security	87		
Magnetic File Backup and Storage	87		
Media and Equipment	87		
Network Component Security	87		
Passwords	87		
PC Software Controls	87		
PINs	87		
Remote Access Standards	87		
Securing Customer Information	87		
Securing Non-Public Areas	87		
Security System Issues	87		
Social Engineering	88		
Social Media	88		
Virtual Private Network Security	88		
Virus and Spyware Prevention	88		
Packaged Training Solutions	89		
■ Bank Secrecy Act	90		
■ Compliance	91		
■ Standard	96		
■ Premium	103		
■ Professional Development Multimedia	112		
■ Mortgage Lending Education	115		
Custom Training Solutions	117		

bankersedgeSM

We're all about **you.**[®]