



Digital University®

TRAINING FOR FINANCIAL PROFESSIONALS



2009 Course Catalog & Service Guide

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Table of Contents

Welcome	3
Mission Statement	
What Makes Digital University Different?	
Who's Behind Digital University?	
Our Services	4-5
Staff Training	
Advantages & Features of Courses	
Information Resources	
Employee Curricula	6-11
Alphabetical List of Courses	12-38

A new and improved Digital University

Welcome to the upgraded and redesigned Digital University. This upgrade is free for current subscribers, so there's never been a better time to be part of Digital University. Digital University provides unsurpassed courseware and customization at an amazing price, and we have improved many features based on requests from our customers.

Content: high-quality courseware streamlined to provide the most concise course information. As always, our accurate, up-to-date content remains our most important feature.

Low price: this upgrade is not an excuse to increase prices, just to provide you with the premier online training service.

Fastest updates: direct access to resource materials covering all major federal regulations, and a Weekly Regulatory Update.

Curriculum development: easier to set up and manage.

Customized courses: new easy-to-use software interface to add and edit chapters and proprietary courses.

Easy print-outs: even more efficient one-click printing.

Intuitive reporting: all your favorite reports plus new ones such as delinquent employee curriculum reports.

Interactive learning aids: more will be added and existing ones will be converted to the more advanced Flash™ design.

Images and examples: more images to illustrate important information with the option to view long exhibits.

Bold changes

In addition to existing features, we've improved the appearance, functionality, and relevance of Digital University. The new service is more intuitive, easier to use, and provides more customization options.

- All new design
- Easier login
- Email notification of upcoming due dates
- More exam options
- Pre-test option
- Course search by topic or key word
- Adjustable course text size

Contact us today to renew your subscription, or give us your ideas about how we can improve.

888-201-4394
info@digitu.com

Welcome

Thank you for your subscription to Digital University's training and information resource service. By utilizing the latest in Internet technology, we provide your firm with outstanding training and information at the lowest possible cost.

Mission Statement

Digital University is dedicated to providing high-quality continuing education and information resources delivered over the Internet. Courses and other features are specifically designed for financial professionals. Our goal is to be the low-cost leader in our business.

What Makes Digital University Different?

Digital University is on the leading edge of a new wave of advances in training technology. We are using state-of-the-art technology combined with tried-and-true training methodologies, pedagogy, and content. It is, first and foremost, content that sells our courses. However, we also use new technologies to make our courses easy to use, effective, and inexpensive.

Our primary focus is high-quality course content delivered cost effectively.

We provide two services to institutions in the financial services industry: a comprehensive staff training service and a corporate reference library. We encourage you to take advantage of all we have to offer.

Questions or Comments

It is our objective to ensure your satisfaction. To that end, please let us know if you have any questions or problems with your subscription. We also welcome the opportunity to respond to your comments and suggestions. Your feedback helps make Digital University the best training and information resource available.

**Contact Digital University Customer Service:
888-201-4394 or info@digitu.com**

Who's Behind Digital University?



Digital University is the creation of **Dr. Kenneth J. Thygerson**, Professor Emeritus of Accounting and Finance at the California State University. He has experience as a business executive, academician, business and government consultant, and Presidential and Congressional advisor.

As a businessman, Thygerson served as President and CEO of the Federal Home Loan Mortgage Corporation, Imperial Corporation of America, and Western Capital Investment Corporation. He provided consulting services through his firm, KTV Associates, whose clients included government officials in Latvia, Indonesia, and Mexico. He also consulted with financial institutions in the United States and Ireland.

As an academician, Thygerson taught at numerous executive development programs and is a frequent speaker on topics in economics, finance, and housing. He authored or co-authored more than ten books and fifty articles for professional and trade journals, including:

- ***Product-line Profitability Evaluation Systems for Financial Depositors*** (Quorum Books, 1997)
- ***The Financial Institutions Internet Sourcebook***, authored with Gary Evans (McGraw-Hill Inc., 1997)
- ***Management of Financial Institutions*** (HarperCollins Publishers, 1995)
- ***Controlling Corporate Legal Costs: Negotiation and ADR Techniques for Executives*** (Quorum Books, 1994)
- ***Financial Markets and Institutions: A Managerial Approach*** (HarperCollins Publishers, 1993)

Thygerson spent over ten years as Director of the Division of Research and Economics and Chief Economist of the United States League of Savings Institutions. There he was responsible for managing the trade group's more than twenty research professionals.

As a Presidential and Congressional advisor, he served as a member of President Ronald Reagan's Commission on Housing in 1981-82 and as a Senior Advisor on the Reagan 1980-81 transition team. Thygerson has testified in over twenty Congressional hearings in both the House and the Senate.

Our Services

Digital University is the leading provider of online training services for financial institutions with more topics covered, more frequent updates, and more thorough presentation. We have been delivering compelling online training for over 10 years and we strive to bring your employees the best training content at the lowest price.

Staff Training

Subscribers receive unlimited access to all our courses covering over 220 topics. New courses are constantly added, and existing courses and exams are evaluated and updated regularly. Interactive learning tools, such as animation clips, puzzles, and self-tests enhance your experience. Digital's courses are well-tailored for:

- **Pre-Training:** Providing employees with strong foundation before on-the-job or classroom training begins saves you money. Use Digital University courses as pre-requisites to expensive classroom training.
- **Complementary Training:** Our courses offer excellent learning material to complement in-house training, which can be expensive and time-consuming to revise. Since our courses are updated frequently, easily, and at no cost to subscribers, we allow expensive classroom and off-site training to be selectively used and revised.
- **Cross-Training:** Employees can learn about other aspects of your firm which impact their responsibilities. Since there is no usage fee, employees have access to cross-training at no additional cost.
- **Refresher Training:** Studies indicate that employees remember less than 40% of what they are exposed to in a traditional training course. We improve that percentage by providing learning on demand. Digital University courses can be taken repeatedly at no additional cost.
- **New Employee Training:** Furnish new employees with a sound understanding of the financial services industry, its technologies, and its competitive environment.

Access to Digital University makes administrating a comprehensive, quality training curriculum easier. We anticipate your needs by maintaining the integrity of learning material, providing appropriate courses for all types of employees, and developing and presenting quality courseware.

Advantages & Features of Courses

- **Convenience:** Our courses are available any time, and anywhere you have Internet access. With Digital University, you don't have to wait for a classroom-style course to be offered. Complete training when and where you want. No specialized software or hardware is required.
- **Cost Effectiveness:** Low subscription prices and the absence of per-course usage fees encourage firms to increase the amount of training they offer. Price is no longer an inhibitor to quality training.
- **Learning Aids:** Interactive self-tests and activities throughout the course reinforce the learning experience. Users receive immediate feedback on their progress and comprehension.
- **Professional & Practical:** Our courses are written by and for professionals. Course authors are experienced industry professionals who understand the needs of your business. Content is designed specifically for employees of financial institutions who need practical information. We focus on pertinent information that can be immediately applied.
- **Self-Paced:** Digital University's courses can be completed at each individual's own pace, and need not be completed in one sitting. Familiar material can be quickly reviewed and new material studied slowly.

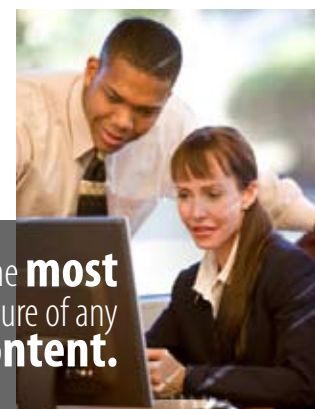
Our Services

- **New and Updated Courses:** We are committed to creating new courses and updating existing courses on an ongoing basis. Subscribers receive new and updated courses immediately at no additional cost.
- **Internet Savvy:** These courses are not warmed over textbook material converted to hypertext. Every aspect of our service is designed specifically for Internet delivery. All courses include links to other sites providing easy access to additional learning material. Digital University's courses provide an efficient way for employees to find valuable resources on the Internet training them to use the Internet as a corporate resource.
- **Achievement Feedback:** End-of-course achievement exams provide feedback on employee comprehension. Upon satisfactory completion of the multiple-choice final exam (70% or higher), a "Certificate of Achievement" is awarded which shows the course completed, employee's name, exam grade, and date. This certificate gives supervisors/training administrators a concrete way to measure employee comprehension. It also provides positive reinforcement, incentive, and a sense of accomplishment to employees, and can be used to qualify for various benefits or professional designations.
- **Customer Service:** We provide superb customer service to our subscribers. We encourage you to contact us with any questions or problems. If there is a new course or feature that you would like to see, let us know, and we will do our best to grant your request. Contact Digital University Customer Service: 888-201-4394 or info@digitu.com.

Information Resources

Let us be your corporate librarian for the vast resources of the Internet. We have designed several invaluable information resources to make finding the information you need easier.

- **Digital University E*News:** Our monthly newsletter provides important information about new courses, updates, and regulatory issues.
- **Compliance Center:** This quick reference guide on financial regulatory compliance laws and human resource compliance laws directs you to resource materials covering all major federal regulations. It cross-references Digital University courses, documents, and links that have information on these laws.
- **Weekly Regulatory Update:** Our editors search out all major regulatory pronouncements from the FRB (Federal Reserve Board), FDIC (Federal Depository Insurance Corporation), OCC (Office of the Comptroller of the Currency), NCUA (National Credit Union Administration) and OTS (Office of Thrift Supervision). We provide a brief summary of the new releases and links to the original source.



We focus on the **most important** feature of any training solution: **content.**

Employee Curricula

Digital University has developed courses that address the training needs of every individual in a firm from the new employee to senior management and the Board of Directors. What follows are some suggested curricula for various groups of employees that may exist within your firm. For course descriptions, please refer to the complete alphabetical list of courses beginning on page 12.

Courses for New Employees

Bank Secrecy Act	13
Business Etiquette	14
Business Writing Skills	14
Commercial Banks: An Introduction.	15
Conflict Resolution	16
Cross-selling Financial Products	17
Customer Service: Face to Face and on the Phone	17
Diversity in the Workplace	18
Drug-Free Workplace Program.	19
Ethics for Banks	19
Financial Institution Regulation	21
Future of Retail Banking	22
Greening the Office.	22
Handling Consumer Complaints	23
Handling Sales Objections	23
Home Banking and Bill Paying	24
Interview Skills	26
Leadership Skills.	26
Meeting Management Skills	27
Money Laundering	28
Office Safety	29
Oral Communication Skills	29
Personal Computer and Internet Security	30
Professional Business Dress	30
Sexual Harassment in the Workplace for Employees	34
Stress Management	34
Telemarketing Programs and Skills	35
Time Management	35
U.S. Financial Institutions	37
Violence in the Workplace	38

Accounting

Advanced Financial Math	12
Analyzing Company Cash Flows	12
Basic Financial Statements	13
Beginning Financial Math	13
Cash Management Services	14
Evaluating Business Loans	19
Evaluating Financial Leases	19
Federal Reserve and Monetary Policy	21
Financial Statements for Commercial Banks	21
Liquidity Management for Depository Institutions	26
U.S. Financial Markets.	38

We have **over 10 years**
experience serving commercial
banks and financial institutions.

Employee Curricula

Compliance and Regulation

Adult Financial Abuse	12	Negotiable Instruments and Endorsements	28
Americans with Disabilities Act	12	New Account Representative Training	28
Bank Bribery Act	13	Nondeposit Investment Product Sales	29
Bank Secrecy Act	13	Office of Foreign Assets Control	29
Bank Secrecy Act for Deposit Operations Employees	13	Office Security: Robbery, ATM Safety, and Bomb Threats	29
Bank Secrecy Act for Lending Employees	13	Pandemic Planning	30
Check Clearing and Electronic Payment Systems	14	Privacy of Consumer Financial Information	30
Check Fraud	14	Prohibition on Funding Unlawful Internet Gambling (Reg. GG)	31
Checking and Savings Accounts	15	Real Estate Settlement and Procedures Act	31
Check Kiting	15	Regulation Q	31
Collection Practices and Loan Workouts	15	Rights to Financial Privacy Act	32
Community Reinvestment Act (Reg. BB)	15	Safe Deposit Box Operations	32
Consumer Lending Regulations	16	Safeguarding Customer Information— Gramm-Leach-Bliley	32
Consumer Protections for Depository Institution Sales of Insurance	16	Servicemembers Civil Relief Act	33
Deposit Operations	18	Trust Services	36
Deposit Types and FDIC Insurance of Accounts	18	Truth in Lending for Loans Secured by Real Estate (Reg. Z)	36
Electronic Funds Transfer Act and Regulation E	19	Truth in Savings (Reg. DD)	36
Escrow Accounts and Disclosures	19	UCC Revised Article 9—Security Interests	36
Expedited Funds Availability: Check 21	20	Understanding Compliance Regulations	36
Expedited Funds Availability, Regulation CC	20	Unfair and Deceptive Practices and Acts	37
Fair Credit Reporting (FACT Act)	20	Unlawful Harassment	37
Fair Debt Collection Practices	20	Wire Transfer Recordkeeping and Red Flags	38
Fair Housing Act	20		
Fair Lending Laws	21		
Federal Reserve and Monetary Policy	21		
Financial Institution Regulation	21		
Guidelines for an Environmental Risk Program	19		
Handling Cash for Tellers	23		
Home Mortgage Disclosure Act	24		
Home Mortgage Processing and Compliance	24		
Identity Red Flag Program	24		
Identity Theft	25		
Interest Rate Risk Management	25		
Loans to Insiders (Reg. O)	26		
Management Overview of the BSA/AML Program	27		
Money Laundering	28		
National Flood Insurance Program	28		

Employee Curricula

Customer Service

Adult Financial Abuse	12
Americans with Disabilities Act	12
Bank Secrecy Act	13
Bank Secrecy Act for Deposit Operations Employees	13
Business Etiquette	14
Check Fraud	14
Check Kiting	15
Commercial Banks: An Introduction.	15
Consultative Selling.	16
Cross-selling Financial Products	17
Customer Service: Face to Face and on the Phone	17
Deposit Operations.	18
Expedited Funds Availability: Check 21	20
Expedited Funds Availability (Reg. CC).	20
Fair Housing Act	20
Handling Cash for Tellers.	23
Handling Consumer Complaints	23
Handling Sales Objections	23
Home Banking and Bill Paying	24
Identity Red Flag Programs	24
Identity Theft	25
Marketing to Older Adults	27
Money Laundering	28
New Account Representative Training	28
Privacy of Consumer Financial Information	30
Prohibition on Funding Unlawful Internet Gambling (Reg. GG)	31
Referral Techniques for Non-licensed Employees	31
Rights to Financial Privacy Act.	32
Safeguarding Customer Information— Gramm-Leach-Bliley	32
Sales Management	33
Sales Skills for Financial Products	33
Unfair and Deceptive Practices and Acts	37
U.S. Financial Institutions	37

Financial Products

Annuities	12
Check Clearing and Electronic Payment Systems	14
Check Fraud	14
Checking and Savings Accounts	15
Commercial Banks: An Introduction.	15
Coverdell Education Savings Accounts	17
Cross-selling Financial Products	17
Deposit Types and FDIC Insurance of Accounts	18
Handling Cash for Tellers.	23
Health Savings Accounts	23
Home Banking and Bill Paying	24
Home Mortgages and the Mortgage Market	24
Identity Theft	25
Individual Retirement Accounts: Roth IRAs	25
Individual Retirement Accounts: Traditional IRAs	25
Negotiable Instruments and Endorsements	28
Referral Techniques for Non-licensed Employees	31
Retirement Planning Basics for Financial Planners	32
Safe Deposit Box Operations	32
Sales Skills for Financial Products	33
Transactions Involving Endorsements, Deposits, and Paying and Cashing Checks Trust Services	35
Truth in Savings (Reg. DD)	36
Understanding Mutual Funds	36
U.S. Financial Institutions	37

Employee Curricula

Human Resources

Americans with Disabilities Act	12
Business Etiquette	14
Business Writing Skills	14
Coaching Employees	15
Commercial Banks: An Introduction.	15
Conflict Resolution	16
Customer Service: Face to Face and on the Phone	17
Delegation Skills	18
Diversity in the Workplace	18
Drug-Free Workplace Program.	19
Ethics for Banks	19
Financial Institutions and the Internet	21
Hiring Skills	23
Interview Skills	26
Leadership Skills.	26
Meeting Management Skills	27
Motivating Employees	28
Office Safety	29
Office Security: Robbery, ATM Safety, and Bomb Threats.	29
Oral Communication Skills	29
Performance Appraisal and Meetings	30
Professional Business Dress	30
Project Management	31
Sales Management	33
Sexual Harassment in the Workplace.	33
Sexual Harassment in the Workplace for Employees.	34
Stress Management	34
Supervisory Management I	34
Supervisory Management II: Performance Management.	34
Team Building	35
Teams and Team Effectiveness	35
Telemarketing Programs and Skills	35
Time Management	35
Unlawful Harassment	37
Violence in the Workplace	38

International Finance

Financial Institutions and the Internet	21
Methods of International Payment	27
U.S. Financial Markets.	38

Lending: Business

Advanced Financial Math	12
Analyzing Company Cash Flows	12
Beginning Financial Math	13
Collection Practices and Loan Workouts	15
Evaluating Business Loans	19
Financing Alternatives for Small Business	22
Privacy of Consumer Financial Information (Reg. P)	30

Lending: Consumer Loans

Collection Practices and Loan Workouts	15
Consumer Credit Lending Practices	16
Consumer Lending Regulations.	16
Credit Reports, Scores and Counseling and Debt Management	17
Escrow Accounts and Disclosures	19
Indirect Lending.	25
Privacy of Consumer Financial Information	30
Servicemembers Civil Relief Act	33

Employee Curricula

Lending: Real Estate

Collection Practices and Loan Workouts	15
Escrow Accounts and Disclosures	19
Fair Housing Act	20
Fair Lending Laws	21
Guidelines for an Environmental Risk Program	23
Home Mortgage Disclosure Act	24
Home Mortgage Processing and Compliance	24
Home Mortgages and the Mortgage Market	24
Introduction to Appraisal.	26
Lending on Commercial Real Estate	26
National Flood Insurance Program	28
Privacy of Consumer Financial Information	30
Real Estate Settlement and Procedures Act.	31
Residential Mortgage Banking Functions	31
Servicemembers Civil Relief Act	33
Servicing Home Mortgage Loans	33
Truth in Lending for Loans Secured by Real Estate (Reg. Z).	36
Underwriting Home Mortgages	37
Uniform Residential Loan Application	37

Management and Supervision

American with Disabilities Act	12
Business Etiquette	14
Cash Management Services	14
Change Management	14
Coaching Employees	15
Commercial Banks: An Introduction.	15
Community Relations Programs	16
Conflict Resolution	16
Credit Reports, Scores and Counseling and Debt Management	17
Cross-Selling Financial Products	17
Delegation Skills.	18
Diversity in the Workplace	18
Drug-Free Workplace Program.	19
Ethics for Banks	19

Financial Institutions and the Internet	21
Financial Statements for Commercial Banks	21
Future of Retail Banking	22
Handling Cash for Tellers.	23
Handling Customer Complaints	23
Hiring Skills	23
Improving Negotiation Skills	25
Interest Rate Risk Management.	25
Leadership Skills.	26
Loans to Insiders (Reg. O)	26
Measuring Depository Branch Performance	27
Meeting Management Skills	27
Money Laundering	28
Motivating Employees.	28
New Account Representative Training	28
Office of Foreign Assets Control	29
Office Security: Robbery, ATM Safety, and Bomb Threats	29
Oral Communication Skills	29
Performance Appraisal and Meetings	30
Personal Computer and Internet Security	30
Project Management	31
Referral Techniques for Non-licensed Employees	31
Restructuring the Financial Services Industries	32
Sales Management	33
Strategic Planning for Financial Institutions	34
Stress Management	34
Supervisory Management I	34
Supervisory Management II: Performance Management.	34
Team Building	35
Teams and Team Effectiveness	35
Telemarketing Programs and Skills	35
Violence in the Workplace	38

Employee Curricula

Marketing and Sales

Advanced Financial Math	12
Advertising for Financial Institutions	12
Annuities	12
Beginning Financial Math	13
Checking and Savings Accounts	15
Check Kiting	15
Community Relations Programs	16
Consultative Selling.	16
Consumer Protections for Depository Institution Sales of Insurance	16
Coverdell Education Savings Accounts	17
Cross-selling Financial Products	17
Customer Service: Face to Face and on the Phone . . .	17
Deposit Types and FDIC Insurance of Accounts . . .	18
Direct Mail Marketing Techniques	18
Financial Institutions and the Internet	21
Handling Consumer Complaints	23
Handling Sales Objections	23
Health Savings Accounts	23
Individual Retirement Accounts: Roth IRAs	25
Individual Retirement Accounts: Traditional IRAs . . .	25
Local Promotion and Advertising Programs	27
Marketing to Older Adults	27
Negotiable Instruments and Endorsements	28
New Account Representative Training	28
Privacy of Consumer Financial Information (Reg. P) . .	30
Referral Techniques for Non-licensed Employees . . .	31
Regulation Q	31
Retirement Planning Basics for Financial Planners . .	32
Sales Management	33
Sales Skills for Financial Products	33
Telemarketing Programs and Skills	35
Truth in Savings (Reg. DD)	36
Understanding Mutual Funds	36
Unfair and Deceptive Practices and Acts	37
U.S. Financial Institutions	37

Professional Teller Series

We suggest you compete these courses in this order.

Overview of Teller Responsibilities	30
Handling Cash for Tellers.	23
Transactions Involving Endorsements, Deposits, and Paying and Cashing Checks	35
Understanding Compliance Regulations	36
Teller Customer Service Standards	35
Teller Cross- and Up-selling Skills.	35
Fraud at the Teller Station	22
Dealing with Office Security, Robbery and Bomb Threats	17

Digital University
is the **industry**
leader in online training.

Alphabetical List of Courses

Adult Financial Abuse

Objective: To explain the nature of adult financial abuse and aid in training employees how to identify and handle potential abuse situations.

Target Audience: All personnel

Contents:

- Describe adult financial abuse
- Explain the nature of adult financial abuse
- Discuss the federal regulations relating to adult financial abuse

Advanced Financial Math

Objective: To demonstrate how to use financial principles, such as present value, in calculations related to financial planning, installment loans, fixed-rate mortgages and bonds valuation.

Target Audience: Deposit operations, lending, depository marketing staff, and personal financial planners

Contents:

- Show how to use present value math to determine present value, future value, compounding, yield-to-maturity, annual percentage rate, and equivalent annual yield
- Describe several basic financial planning problems and show how they can be solved using present value math
- Explain the basic payment and yield calculation for installment loans and fixed-rate mortgages
- Explain how to calculate the values of discounted bonds (such as T-bills), zero coupon bonds, perpetuities, and interest paying bonds with and without call provisions

Advertising for Financial Institutions

Objective: To describe objectives of advertising and how to effectively use advertising for financial institutions

Target Audience: Management and staff of financial marketing organizations or owners of small companies who market their businesses through advertising

Contents:

- Define advertising and advertising plans
- Explain the laws and regulations regarding advertisements by depositories
- Explain the basics of developing effective advertisements
- Describe the various media choices available

Americans with Disabilities Act

Objective: To provide an overview of Americans with Disabilities Act, public accommodations requirements, and its impact on employment.

Target Audience: All personnel involved in meeting the public and caring for offices

Contents:

- Explain the purpose and major provisions of the ADA
- Describe the employment provisions of the ADA
- Explain the public accommodations provisions of the ADA
- Discuss the service animals provisions of the ADA

Analyzing Company Cash Flows

Objective: To provide financial managers and credit analysts with a description of the statement of cash flow, a guide for developing them, and analysis tips.

Target Audience: Financial managers, credit analysts, business loan servicing personnel, and loan officers

Contents:

- Describe the statement of cash flow
- Explain the process used to create the statement of cash flow
- Describe the three classifications for cash flow
- Explain what changes in cash flow should be reviewed in performing a credit analysis of a business

Annuities

Objective: To describe the basic types of annuities, the provisions of annuities, annuity income and withdrawal taxation

Target Audience: All personal involved in investment and insurance products

Contents:

- Define and describe annuities
- Explain the various types of annuities
- Describe the basic provisions in annuity contracts
- Describe the charges and fees used in annuities
- Explain the taxation of annuities

Alphabetical List of Courses

Bank Bribery Act

Objective: To explain the purpose of the Bank Bribery Act and reporting procedures for complying with the Act.

Target Audience: All employees

Contents:

- Define the Bank Bribery Act
- Explain who is subject to the Act
- Describe the prohibited activities
- Explain the reporting requirements
- Explain the permissible activities

Bank Secrecy Act

Objective: To provide an explanation of the legal rules for complying with the Bank Secrecy Act.

Target Audience: Banking personnel responsible for compliance in the area of bank secrecy, as well as other institution employees, staff and management.

Contents:

- Describe the purpose of the Bank Secrecy Act and the role played by financial institutions
- Explain the Currency Transaction Report (CTR) and how to use it
- Explain the Suspicious Activity Report (SAR) and how to fill it out
- Describe “Know Your Customer” procedures

Bank Secrecy Act for Deposit Operations Employees

Objective: To provide a specialized training material regarding “reportable conditions” under the Suspicious Activity Report. Some examples of reportable conditions covered include: money structuring, check fraud, identity theft and wire transfer.

Target Audience: All staff involved in Deposit Operations

Contents:

- Describe the purpose of the Bank Secrecy Act and the important role played by financial institutions
- Explain the Suspicious Activities involving Deposit Operations
- Explain the Suspicious Activity Report (SAR) and how to fill it out
- Explain the SAR List of Suspicious Conditions

Bank Secrecy Act for Lending Employees

Objective: This new course provides a specialized training material regarding “reportable conditions” under the Suspicious Activity Report. Some examples of reportable conditions covered include: mortgage loan fraud, consumer loan fraud, debit/credit card, false statements, and refund anticipation loan fraud schemes.

Target Audience: All staff involved in Deposit Operations

Contents:

- Describe the purpose of the Bank Secrecy Act and the important role played by financial institutions
- Explain the Suspicious Activities involving Lending Employees
- Explain the Suspicious Activity Report (SAR) and how to fill it out
- Explain the SAR List of Suspicious Conditions

Basic Financial Statements

Objective: To describe the most common financial statements including the balance sheet, income statement, cash flow statement, and statement of retained earnings. It will also discuss some of the issues that concern the analyst when reviewing the statements.

Target Audience: Employees in financial institutions involved in commercial lending and financial analysis

Contents:

- Describe the role of the financial statements
- Describe the balance sheet
- Discuss the income statement
- Describe the cash flow statement
- Discuss the statement of retained earnings

Beginning Financial Math

Objective: To introduce the concept of interest rates and percentages in order to demonstrate their use in common finance-related calculations such as retirement planning or loan payments.

Target Audience: Financial institution employees working in deposits and loans

course continued on next page

Alphabetical List of Courses

Contents:

- Describes percentages and interest rates
- Explains the annual percentage yield (APY) for Truth in Savings
- Describes typical retirement math problems
- Explains the annual percentage rate (APR) for Truth in Lending
- Explains typical loan problems including calculating monthly payments and amortization

Business Etiquette

Objective: To explain the importance of good business etiquette and describe how to improve etiquette at meetings, meals, on the phone and in correspondence

Target Audience: All Personnel

Contents:

- Describe the aspects of good business etiquette
- Explain the importance of good business etiquette
- Discuss the types of good business etiquette communication practices

Business Writing Skills

Objective: To provide an overview of proper techniques for writing professional and effective business letters and reports.

Target Audience: All Personnel

Contents:

- Explains the importance of good writing skills
- Describes good business grammar practices
- Provides financial letter templates
- Describes good electronic mail practices
- Explains good report writing skills

Cash Management Services

Objective: To describe cash management and explain how financial institutions assist businesses by offering a variety of cash management services that assist in faster collections, slower disbursements and profitable investments of cash.

Target Audience: All Personnel

Contents:

- Describe cash management services
- Explain the nature of good cash management
- Discuss the products used to expedite cash collections

Change Management

Objective: This course describes the management change process and how to successfully implement an organizational change program.

Target Audience: Managers and supervisors

Contents:

- Explain why change is difficult
- Discuss how to implement change
- Explain the importance of a sound communication program

Check Clearing and Electronic Payment Systems

Objective: To explain the steps involved in the process of check clearing and to provide an overview of the most important electronic payment systems.

Target Audience: Employees involved with checks and payment systems

Contents:

- Describe the check clearing process
- Explain internal and external check clearing activities
- Describe the major electronic payment systems

Check Fraud

Objective: To help financial institution employees avoid being a target of check fraud.

Target Audience: Tellers, new accounts, and other personnel handling checks.

Contents:

- Explain the scope of the check fraud problem in the U.S.
- Describe the different types of checks used.
- Discuss and show typical signs of counterfeit checks.
- Explain the primary types of check frauds committed at the teller stations and new accounts desk.

Alphabetical List of Courses

Checking and Savings Accounts

Objective: To provide a description of the primary types of checking and savings accounts offered by financial depository institutions and their related provisions.

Target Audience: Employees involved with checking and savings accounts

Contents:

- Describe basic checking accounts features
- Describe types of checking accounts
- Discuss different types of fees associated with checking accounts
- Briefly describe the most popular types of savings accounts
- Discuss the types of verification services used by financial institutions to establish their clients' base.

Check Kiting

Objective: To explain the problem of check kiting and help financial institution reduce such activity.

Target Audience: All personnel involved in transaction accounts

Contents:

- Describe check kiting
- Describe why check kiting has become more prevalent
- Describe policies to reduce the potential for check kiting
- Explain the characteristics of accounts involved in kiting
- Explain how to investigate a suspected kiting account
- Describe what to do if an account is being used in kiting

Coaching Employees

Objective: To explain the purpose and advantages of coaching in employee development process and to offer useful coaching techniques.

Target Audience: All personnel involved in supervision

Contents:

- Define coaching and explain its purpose
- Describe the advantages of coaching
- Explain the characteristics of an effective coach
- Describe useful coaching techniques

Collection Practices and Loan Workouts

Objective: To provide an overview of practices and policies of loan collections.

Target Audience: All personnel involved in loan collection

Contents:

- Describe the primary practices of effective loan collection
- Explain the role of the Fair Debt Collection Practices Act
- Explain and illustrate effective collection techniques especially collection letters and phone calls
- Describe repossession and foreclosure
- Explain the process of mortgage loan workout
- Describe the types of bankruptcies and explain how they affect the foreclosure process

Commercial Banks: An Introduction

Objective: To provide an understanding of the products and services of commercial banks and the role they play in the U.S. financial system.

Target Audience: All Personal

Contents:

- Describe the commercial bank's role in the financial system
- Explain the basic products, services, and financial aspects of commercial banks
- Explain the regulation of commercial banks
- Discuss the basic financial statements of commercial banks
- Describe international banking

Community Reinvestment Act (Reg. BB)

Objective: To provide an explanation of the legal rules for community reinvestment applying to most financial institutions.

Target Audience: Banking personnel responsible for compliance in the area of community reinvestment, as well as other institution employees, staff and management

Contents:

- Describe the source and nature of a financial institution's community reinvestment obligations
- Discuss how an institution's community reinvestment performance is assessed and the effect of that assessment on regulatory applications filed by the institution
- Identify the community reinvestment data collection and reporting requirements applicable to institutions
- Summarize the legal requirements for an institution's community reinvestment public file and public notices

Alphabetical List of Courses

Community Relations Programs

Objective: To discuss the importance of community relations programs for financial institutions, and describe a process for developing an effective community relations program.

Target Audience: All personnel involved in community relations

Contents:

- Provide an overview of community relations programs
 - Discuss the different types of programs
 - Explain how to develop a community relations program
-

Conflict Resolution

Objective: To describe the effects of conflict in organizational settings and provide effective conflict resolution techniques.

Target Audience: All personnel

Contents:

- Describe conflicts and their causes
 - Explain how to reorganize and identify types of conflicts
 - Discuss common approaches to dealing with conflict
 - Explain techniques for resolving conflict
 - Discuss how to deal with difficult people
-

Consultative Selling

Objective: This course provides an explanation of consultative selling and the steps used in successful consultative selling.

Target Audience: All personnel

Contents:

- Define and describe consultative selling
 - Explain the selling process
 - Describe the qualities of good consultative selling
-

Consumer Credit Lending Practices

Objective: To present an overview of the consumer loan market and the compliance, underwriting, and servicing issues related to offering these loans.

Target Audience: Supervisors and all staff involved in the marketing, underwriting, and collection of consumer loans

Contents:

- Describe the various types of consumer loans and provide an overview of the U.S. consumer loan market
 - Describe the primary laws and compliance issues that impact the marketing, underwriting, and collection of consumer loans
 - Discuss the underwriting and collection processes involved in consumer lending
 - Explain the impact of bankruptcy on consumer lending
-

Consumer Lending Regulations

Objective: To explain the regulatory compliance requirements for equal credit opportunity and truth in lending.

Target Audience: Consumer lending personnel and personnel responsible for compliance in the area of consumer lending

Contents:

- Provide an understanding of the purpose of the Equal Credit Opportunity Act and Regulation B; the types of transactions and creditors covered by the law; and the regulatory rules for taking and evaluating credit applications, extending credit, notifications of action, credit information reporting, information collection, and enforcement and liability.
 - Provide an understanding of the purpose of the Truth in Lending Act and Regulation Z; the types of transactions and creditors covered by the law; the meaning of finance charge; general disclosure requirements; rules for credit card solicitations; requirements for home equity plan disclosures; disclosure statements for open-end and closed-end credit; periodic statements for open-end credit; advertising rules; and enforcement and liability.
-

Consumer Protections for Depository Institution Sales of Insurance

Objective: To provide a thorough understanding of the types of disclosures and requirements necessary to sell insurance to customers of depository institutions.

Target Audience: New accounts personnel, member service representatives, and deposit operations staff involved in insurance sales or solicitation

course continued on next page

Alphabetical List of Courses

Contents:

- Discusses the rationale for consumer regulation of insurance sales by depository institutions
- Explains the types of consumer disclosures required and the content that they must include.
- Describes the types of prohibited practices when insurance or annuities are sold by depository institutions

Coverdell Education Savings Accounts

Objective: This course provides an overview of the federal income tax consequences of Coverdell Education Savings Accounts

Target Audience: Employees of financial institutions that offer IRAs and professionals establishing or owning IRAs

Contents:

- Describe the Coverdell Education Savings Account (CESA)
- Explain the CESA eligibility requirements
- Discuss the CESA contribution rules
- Discuss the tax advantages of CESAs
- Discuss CESA distribution rules
- Explain the taxation of CESA distributions

Credit Reports, Scores and Counseling and Debt Management

Objective: To provide an in-depth understanding of credit reports, how their scores are used in lending decisions, and review of debt management strategies

Target Audience: All personnel involved in extending credit and credit counseling

Contents:

- Describe credit reports and explain how they are used
- Describe credit scores and explain how they are used
- Explain the role of credit counselors
- Describe debt management
- Explain the different types of bankruptcies

Cross-selling Financial Products

Objective: To define cross-selling in the financial arena and the employee's role in the cross-selling process.

Target Audience: Senior management, branch/center managers, customer service staff, and support staff

Contents:

- Define cross-selling and explain why it is important
- Describe how to recognize cross-selling opportunities
- Describe the techniques used in successful cross-selling
- Explain how technology can be used to facilitate cross-selling
- Provide sample dialogues for successful cross-selling

Customer Service:

Face to Face and on the Phone

Objective: To present the basic elements of quality customer service for a financial institution dealing with both face to face and telephone customer contacts.

Target Audience: Supervisors and all front-line staff dealing with customers; also useful to improve customer service between employees

Contents:

- Provide an overview regarding the importance of image
- Describe the four basic elements of an organization's customer service commitment
- Establish specific customer service standards for face-to-face contact
- Establish specific customer service standards for telephone contact
- Discuss the importance of dress, body language, and voice tone and inflection

Dealing with Office Security, Robbery and Bomb Threats

Objective: To learn about how to improve security in the workplace. Participants will also learn how to behave in the case of robbery or bomb threats.

Target Audience: Tellers

Contents:

- Describe the Bank Protection Act
- Explain the most important security threats
- Describe the types of security devices
- Describe the importance of keeping passwords combinations and codes confidential
- Explain the robbery threat
- Explain the proper teller response to a robbery
- Explain the bomb threat

Alphabetical List of Courses

Delegation Skills

Objective: To describe delegation and its advantages as well as the steps involved in effective delegation.

Target Audience: All management personnel

Contents:

- Define and describe delegation
- Describe why some managers have difficulty delegating
- Explain which types of activities should be delegated
- Describe the important steps to follow when delegating

Deposit Operations

Objective: To provide an understanding of six regulatory compliance subjects important to the operation of deposit accounts at financial institutions: electronic fund transfers, truth in savings, expedited funds availability, currency transaction reporting, demand deposit interest and deposit reserves.

Target Audience: Depository personnel responsible for compliance in the area of deposit operations, as well as other retail branch employees, staff and management.

Contents:

- Describe the electronic fund transfer law, its depository disclosure requirements, the protections afforded consumers, and the penalties for violating the law
- Describe the truth in savings law, its purpose, the depository disclosures required, the requirements for payment of interest and for advertising, and the penalties for noncompliance
- Describe the expedited funds availability law, its purpose, the rules on when deposited funds can be withdrawn, the disclosures required, the penalties for noncompliance, and the rules for collection and return of checks by financial institutions
- Describe the currency transaction reporting law, the rules for reporting large currency transactions and suspicious transactions and for keeping records of cashier's check and other purchases, and the penalties that may be imposed for violating the law
- Describe the legal prohibition on paying interest on demand deposits
- Describe the requirement that certain deposits be reserved against

Deposit Types and FDIC Insurance of Accounts

Objective: To explain the various legal forms that deposits take and the coverage of FDIC insurance for these different account types.

Target Audience: New accounts personnel, member service representatives and deposit operations staff

Contents:

- Describe the various legal forms of deposit accounts
- Explain the rationale for deposit insurance
- Discuss the role of FDIC insurance
- Explain how different types of accounts are insured
- Show what happens when two FDIC-insured institutions merge

Direct Mail Marketing Techniques

Objective: To define the basics of direct mail marketing.

Target Audience: Management and staff of financial marketing organizations or owners of small companies who wish to use direct mail approaches to marketing

Contents:

- Provide an overall introduction to direct mail marketing (DMM)
- Explain how to find and work with mailing lists
- Explain the basics of copy
- Describe methods by which an organization can market its products or services through direct mailings
- Describe the various applications of DMM
- Describe production methods

Diversity in the Workplace

Objective: To explain the value of diversity and provide a practical guide for how to maximize the benefits that diversity can provide

Target Audience: All personnel

Contents:

- Define a diversity in the workplace program
- Differentiate diversity programs from EEOC programs
- Discuss nondiscrimination provisions of EEOC
- Describe prejudice and where it comes from
- Discuss techniques that can improve diversity skills

Alphabetical List of Courses

Drug-Free Workplace Program

Objective: To discuss the importance of a drug-free workplace and demonstrate various steps necessary to implement a typical drug-free workplace program.

Target Audience: All personnel

Contents:

- Explain the workplace drug problem
- Emphasize the value of drug-free workplace programs
- Explain how to implement a successful drug-free workplace program

Electronic Funds Transfer Act and Regulation E

Objective: To provide an overview of the Electronic Funds Transfer Act as well as requirements and disclosures required of financial institutions that offer electronic funds transfer services.

Target Audience: All personnel in account transactions

Contents:

- Explain the purpose and major provisions of the EFTA
- Describe the types of transactions covered
- Explain the types of required consumer disclosures
- Show how to handle preauthorized payments
- Describe how to disclose electronic terminal transactions

Escrow Accounts and Disclosures

Objective: To provide an overview of escrow accounts, the regulations and disclosures related to escrow and explain escrow analysis and statements.

Target Audience: All personnel involved in mortgage lending and responsible for compliance in the area of mortgage lending.

Contents:

- Discuss what escrow accounts are
- Describe the regulations related to escrow
- Explain escrow analysis and statements

Ethics for Banks

Objective: To explain the importance of business ethics and provide a sample ethics policy in conformity with Sarbanes-Oxley, FDIC and the US Sentencing Guidelines.

Target Audience: All personnel

Contents:

- Discuss the importance of ethics in banking
- Describe Sarbanes-Oxley and FDIC Guidelines
- Explain US sentencing guidelines and ethics
- Describe an ethics policy

Evaluating Business Loans

Objective: To explain the process of developing credit policies and describe the techniques used to evaluate business and consumer loans.

Target Audience: Lending officers and all staff involved in underwriting, servicing, and marketing commercial business loans

Contents:

- Describe the credit policy process including the importance of diversification, developing underwriting guidelines, setting approval limits, and establishing credit analysis procedures
- Explain the primary credit risk factors summarized by the six C's of credit
- Explain the use of financial analysis and ratios to evaluate the creditworthiness of business loans
- Describe the major types of information needed to analyze business and consumer loans

Evaluating Financial Leases

Objective: To describe a financial lease and the methodology for evaluating the lease versus purchase decision.

Target Audience: Any person responsible for the evaluation of the lease versus purchase decision. The course is especially valuable for small businesses and lenders and leasing firms to businesses

Contents:

- Describe the characteristics of a financial lease
- Explain the advantages of leasing
- Discuss the tax and accounting issues related to leasing
- Develop and describe the methodology for making the lease versus purchase decision and use an example to illustrate the use of the lease versus purchase decision methodology

Alphabetical List of Courses

Expedited Funds Availability: Check 21

Objective: To explain the Check Clearing for the 21st Century Act and explain the impact it has on consumers, certain account holders, required disclosures and notices, and expected re-credits.

Target Audience: Tellers, new accounts, and other personnel handling checks.

Contents:

- Explain the significance of the Check 21 Act
- Describe the Substitute Check and its forms
- Describe in detail consumer disclosures and protections related to the Check 21 Act

Expedited Funds Availability, Regulation CC

Objective: To provide an overview of Regulation CC as well as rules and disclosures required of financial institutions in complying with the regulation.

Target Audience: All front-line personnel dealing with deposits, accounts and loans.

Contents:

- Explain the Expedited Funds Regulation CC
- Describe the types of holds that are permitted under Regulation CC
- Explain the types of disclosures required under Regulation CC
- Provide real life examples of the application of Regulation CC
- Show the types of typical Regulation CC disclosures

Fair Credit Reporting (FACT Act)

Objective: To explain the Fair and Accurate Credit Transactions Act, the legal rights of consumers and the duties of credit bureaus under the Fair Credit Reporting Act, and liabilities that may be imposed for violating it

Target Audience: Employees of credit bureaus, and employees of financial institutions and other companies who use consumer credit reports, who furnish information to credit bureaus, or who are responsible for compliance in these areas

Contents:

- Explain the legal rights of consumers under the Fair Credit Reporting Act to inspect credit report files maintained on them by credit bureaus, to dispute erroneous information contained in the files, and to be given notice if adverse action is taken against them based on information contained in a credit report
- Describe the duties of credit bureaus to disclose their credit files to consumers, to exclude outdated information, to correct erroneous information, and to furnish credit reports only for permissible purposes
- Explain the Fair and Accurate Credit Transactions Act (Fact Act)
- Summarize how the Fair Credit Reporting Act is enforced and what liability may be imposed for violating it

Fair Debt Collection Practices

Objective: To explain the type of debts that are covered by the Fair Debt Collection Practices Act, illustrate the specific types of conduct a debt collector is prohibited from engaging in when trying to collect debt, and liabilities that may be imposed for violating the Fair Debt Collection Practices Act

Target Audience: Employees of credit bureaus, and employees of financial institutions and other companies who use consumer credit reports, who furnish information to credit bureaus, or who are responsible for compliance in these areas

Contents:

- Explain what debts are covered by the Fair Debt Collection Practices Act and what restrictions are placed on a debt collector's communications with a consumer or third party.
- Describe the specific types of conduct a debt collector is prohibited from engaging in when trying to collect a debt
- Summarize how the Fair Debt Collection Practices Act is enforced and what liability may be imposed for violating it

Fair Housing Act

Objective: To provide an overview of the Fair Housing Act and review of the major lending restrictions related to the Act

Target Audience: All personal involved in mortgage lending and real estate services

course continued on next page

Alphabetical List of Courses

Contents:

- Describe the major provisions of the Fair Housing Act
- Explain the special provisions for the handicapped and families
- Describe the prohibitions related to mortgage lending
- Explain how to treat clients to avoid illegal acts

Fair Lending Laws

Objective: To help financial institution employees understand Fair Lending Laws and avoid violations of the regulations.

Target Audience: All personnel involved in mortgage lending including customer service, loan officer, loan administration, loan underwriting and processing, and loan servicing

Contents:

- Describe the objectives of Fair Housing Laws
- Explain the basic Fair Housing Laws
- Describe the types of discrimination prohibited by the laws
- Describe the types of behaviors prohibited during each phase of the mortgage lending process
- Provide examples of behaviors to avoid

Federal Reserve and the Monetary Policy

Objective: To describe the Federal Reserve System, its role and functions, and to explain the development and implementation of monetary policy.

Target Audience: Management and staff involved in trading, asset/liability management, lending, liquidity management, and planning

Contents:

- Describe the role, functions and structure of the Federal Reserve System including the Board of Governors, Federal Open Market Committee, and district banks
- Explain the functions of the Federal Reserve System with emphasis on monetary policy, the payment system, and regulation
- Discuss how monetary policy is designed and explain the three primary tools used to implement monetary policy
- Explain the transmission mechanism for how monetary policy impacts the value of financial assets

Financial Institutions and the Internet

Objective: To explain what the Internet is and how financial institutions can use it to market services, perform research, and train employees.

Target Audience: Employees at all levels but especially at supervisory levels and above

Contents:

- Describe the Internet and its origins
- Discuss the reasons why the Internet is generating so much interest in the business world
- Describe the reasons why financial institutions should be interested in what the Internet has to offer
- How financial institutions are using the Internet to sell products and services
- Strategic implications for all financial institutions

Financial Institution Regulation

Objective: To explain the objectives of financial regulation, and to describe the major regulations in effect and the regulatory agencies that implement them.

Target Audience: Personnel in all types of financial institutions who have responsibilities for financial compliance in the areas of lending, disclosure, employment, and safety and soundness

Contents:

- Explain the primary public policy goals of financial regulation
- Describe how the regulatory process is carried out and the impact of regulation on regulated institutions
- Explain the major regulations that impact financial institutions in the areas of lending, disclosure, employment, and safety and soundness
- Describe the primary regulations, regulators, and insurers of financial institutions

Financial Statements for Commercial Banks

Objective: To describe the primary financial statements required of commercial banks and thrifts, such as statement of income, statement of financial condition, statement of cash flow and statement of stockholders' equity.

course continued on next page

Alphabetical List of Courses

Target Audience: Directors and others news to commercial bank and thrift financial management

Contents:

- Explain the role and development of financial statements
- Describe the development and components of the Statement of Financial Condition, Statement of Income, Statement of Cash Flows, and Statement of Stockholders' Equity
- Explain the importance of Notes to Financial Statements
- Discuss the role of the bank regulatory agencies in determining the reporting requirements for commercial banks and thrifts

Financing Alternatives for Small Businesses

Objective: To provide an overview for how small businesses obtain capital. Special emphasis on depository lending programs, Small Business Administration, and venture capitalists.

Target Audience: New loan officers, employees in credit departments, employees in the loan closing process, and students studying financial institutions

Contents:

- Define small business
- Describe types of credit used by small businesses
- Identify sources of small business credit
- Show changes in credit sources used
- Discuss the value of relationship in lending
- Discuss whether financial institution consolidation is helping or hurting small businesses
- Describe what is needed to obtain capital
- Discuss venture capital and Small Business Administration capital sources

Fraud at the Teller Station

Objective: To provide tellers with a discussion of how criminals try to commit fraud at the teller station and with the firm's customers. The course provides in-depth discussions of check fraud, remote checks, identity theft and a number of customers frauds.

Target Audience: Tellers

Contents:

- Describe check fraud and those who perpetrate it
- Explain how to identify counterfeit checks
- Describe remote created checks
- Describe altering checks counterfeiting checks and check kiting
- Explain identity theft
- Describe Nigerian, prime bank, examiner, ATM, and pigeon drop scam

Future of Retail Banking

Objective: To discuss changes that affect the supply and demand of products and services offered by retail financial institutions and how retail banking firms are likely to respond to these changes

Target Audience: All financial institution personnel who deal with product and service sales

Contents:

- Define and describe environmental changes that affect retail banking
- Discuss specific strategies for retail banking firms to respond to the environmental catalysts

Greening the Office

Objective: To provide numerous ideas for how to reduce waste in the office. Special emphasis is placed on paper products, energy and water.

Target Audience: All Employees

Contents:

- Describe a green office environment
- Explain the move to a green office
- Explain how to conserve materials
- Describe how to conserve energy

Alphabetical List of Courses

Guidelines for an Environmental Risk Program

Objective: To explain the rationale for financial institutions to maintain an environmental risk program and discuss the major elements related to the environmental risk program.

Target Audience: All lending and compliance personnel

Contents:

- Describe environmental property risk program
- Discuss environmental risk program requirements
- Explain structured environmental risk assessment requirements applicable to institutions
- Summarize EPA All Appropriate Inquiry Rule

Handling Cash for Tellers

Objective: To provide basic information for teaching tellers the proper use of the cash drawer.

Target Audience: Tellers

Contents:

- Discuss teller cash handling
- Explain teller transaction tickets
- Describe the balancing of daily transactions
- Describe the balancing of accounts
- Describe how to search and correct errors

Handling Consumer Complaints

Objective: To help institutions benefit from customer complaints for improvement and suggest how to develop a good consumer complaint programs.

Target Audience: All financial institution personnel who deal with consumers.

Contents:

- Explain the importance of having a quality complaint resolution program
- Describe the attributes of best practice complaint programs
- Discuss the qualifications of employees involved in resolving consumer complaints
- Show how to handle customers with complaints

Handling Sales Objections

Objective: To introduce personnel how to effectively benefit from prospects objections and offer basic approaches to handling objections.

Target Audience: All financial institution personnel who deal with product and service sales

Contents:

- Define and describe sales objections
- Explain psychological and logical objections
- Describe the types of objections
- Explain how to deal with common objections
- Describe the most important strategies for handling objections

Health Savings Accounts

Objective: To provide an overview of both Health Savings Accounts and High Deductible Health Plans, their features, eligibility requirements and how these accounts are created and processed.

Target Audience: All personnel involved in Health Savings Accounts

Contents:

- Describe Health Savings Accounts
- Explain the different types of contributions
- Explain the special aspects and advantages of Health Savings Accounts

Hiring Skills

Objective: To help management and supervisory personnel screen, interview and recruit qualified job candidates.

Target Audience: All management and supervisory personnel

Contents:

- Describe the hiring process
- Explain how to assess the requirements of the job
- Discuss the recruiting process internally and externally
- Explain how to screen candidates
- Discuss effective interview techniques
- Describe how to evaluate candidate
- Explain how to extend a job offer

Alphabetical List of Courses

Home Banking and Bill Paying

Objective: To provide an overview of the home banking services and related online bill paying services

Target Audience: All staff involved assisting online clients

Contents:

- Describe home banking services
- Explain why home banking is popular
- Describe bill-paying services
- Explain why bill-paying is more popular

Home Mortgage Disclosure Act

Objective: To provide an understanding of the Home Mortgage Disclosure Act and an institution's collection and reporting requirements.

Target Audience: Mortgage lending personnel and personnel responsible for compliance in the area of mortgage lending

Contents:

- Describe the source and nature of a financial institution's home mortgage disclosure obligations
- Discuss the Home Mortgage Disclosure Act, its purpose and the institutions it applies to
- Explain the "Loan Application Register," and the home mortgage data collection and reporting requirements applicable to institutions
- Summarize the legal requirements for an institution's home mortgage disclosure public file and public notices

Home Mortgage Processing and Compliance

Objective: To explain the processes involved in originating home mortgages and the regulatory compliance requirements.

Target Audience: All home mortgage lending staff

Contents:

- Discuss the compliance issues in home mortgage lending including Fair Housing Act; Equal Credit Opportunity Act - Reg. B; Truth in Lending Act - Reg. Z; Real Estate Settlement and Procedures Act; and Flood Disaster Protection Act.
- Describe the standard uniform mortgage application and the components of it
- Explain the verification process
- Describe the underwriting process and the lending income ratios
- Discuss credit scoring of home mortgages and automated underwriting programs

Home Mortgages and the Mortgage Market

Objective: To describe the characteristics of home mortgages and the market in which they are created and traded.

Target Audience: Employees in financial institutions that originate, service or invest in mortgages and mortgage securities

Contents:

- Describe the characteristics of home mortgages
- Discuss the types of home mortgages
- Describe the originators of home mortgages
- Describe the basic investment attributes of home mortgages
- Provide an overview of the secondary mortgage market

Identity Red Flag Programs

Objective: To provide an overview of regulations related to Identity Red Flag Programs and provide some common examples of red flags that financial institutions should monitor.

Target Audience: Depository personnel responsible for compliance in the area of deposit operations, as well as other retail branch employees, staff, and management

Contents:

- Discuss elements of an Identity Theft Program
- Explain how to prevent and mitigate identity theft
- Discuss duties of users and card issuers
- Discuss duties of users and card issuers
- Show examples of common red flags

Alphabetical List of Courses

Identity Theft

Objective: To explain the risks involved in identity theft and help financial institution avoid fraudulent use of customers' identity.

Target Audience: All front-line personnel dealing with deposits, accounts and loans

Contents:

- Describe identity theft
- Explain the most common crimes committed with identity theft
- Explain the laws related to identity theft
- Explain what financial institutions must do to avoid to avoid identity theft
- Describe how financial institutions can help client avoid and deal with identity theft

Improving Negotiation Skills

Objective: To introduce personnel to the use of negotiation and the successful techniques available to improve negotiation skills.

Target Audience: All personnel

Contents:

- To explain the importance of negotiation skills in business
- To describe the objectives of successful negotiation
- To define the characteristics of quality dispute resolutions
- To describe the best negotiation processes available
- To explain the role of values in the negotiation process

Indirect Lending

Objective: To explain indirect lending, its advantages and disadvantages, and describe how to maintain profitable dealer relationships

Target Audience: Consumer lending personnel

Contents:

- Explain indirect lending
- Discuss advantages and disadvantages of indirect lending
- Explain how to maintain profitable dealer relationships

Individual Retirement Accounts: Roth IRAs

Objective: To provide and understanding of Roth Individual Retirement Account with its tax implications, rollover issues, and eligibility requirements.

Target Audience: Employees of financial institutions that offer IRAs and professionals establishing or owning IRAs.

Contents:

- Describe the Roth Individual Retirement Account (IRA)
- Explain the Roth eligibility requirements
- Discuss the Roth contribution rules
- Discuss the tax advantages of Roth IRAs
- Discuss Roth IRA transfers and rollovers
- Explain the taxation of inherited IRAs
- Explain recharacterizations and conversions

Individual Retirement Accounts: Traditional IRAs

Objective: To provide an understanding of Individual Retirement Account with its tax implications, rollover issues, and eligibility requirements.

Target Audience: Employees of financial institutions that offer IRAs and professionals establishing or owning IRAs.

Contents:

- Describe the Individual Retirement Account (IRA)
- Explain the eligibility requirements
- Discuss the contribution rules
- Discuss the tax advantages of an IRA
- Discuss IRA transfers and rollovers
- Explain the taxation of inherited IRAs

Interest Rate Risk Management

Objective: To explain interest rate risk, its measure methods, and financial managers responsibilities in controlling interest rate risk.

Target Audience: Financial managers, directors and senior management

Contents:

- Describe the responsibilities of directors and management in controlling interest rate risk
- Define and describe interest rate risk
- Explain and show how to use GAP
- Explain and show how to use duration
- Explain and show how to use net economic value and income simulation

Alphabetical List of Courses

Interview Skills

Objective: To provide an overview of an interview process and essential skills and behavioral techniques to ensure a successful interview

Target Audience: All staff involved in the interview process

Contents:

- Provide steps to ensure a good interview
- Describe the elements of the interview
- Identify questions used during an interview
- Describe techniques used during an interview

Introduction to Appraisal

Objective: To describe real estate appraisal terminology, process, and relevant laws.

Target Audience: Loan officers and other personnel involved in mortgage lending

Contents:

- Discuss the reasons why real estate needs to be appraised
- Describe the steps and approaches in the real estate appraisal process
- Discuss frequently made errors leading to faulty appraisals
- Discuss legal considerations

Leadership Skills

Objective: To explain a value of good leadership and the skills necessary of good leaders.

Target Audience: All personnel

Contents:

- Describe leadership
- Explain the importance of good leadership
- Discuss the skills that good leaders develop
- Describe the interpersonal behaviors of good leaders

Lending on Commercial Real Estate

Objective: To provide an overview of the commercial mortgage underwriting process.

Target Audience: All personnel involved in commercial mortgage lending, especially those associated with loan underwriting, processing, servicing, and second mortgage marketing.

Contents:

- Explain how to develop a commercial property cash flow statement
- Develop a statement of the net operating income for a property
- Describe the three appraisal techniques for valuing commercial real estate
- Show how to determine the maximum size of a loan for a property

Liquidity Management for Depository Institutions

Objective: To describe the theory and practice of liquidity management in financial institutions.

Target Audience: Financial institution employees responsible for liquidity management and those involved in forecasting cash flows

Contents:

- Describe the reasons financial institutions maintain a reserve of liquidity
- Describe the sources of liquidity
- Describe techniques for determining appropriate liquidity levels
- Describe systems for measuring and reporting liquidity on a day-to-day basis

Loans to Insiders (Reg. O)

Objective: To provide an understanding of Loans to Insiders regulation as well as lending restrictions and reporting requirements of financial institutions in complying with the regulation.

Target Audience: Compliance staff, officers, directors, and principal shareholders

Contents:

- Describe the purpose of Regulation O, Loans to Insiders, and the parties affected by it
- Explain the Regulation O lending restrictions
- Describe the reporting requirements for financial institutions, and officers, directors and principal shareholders

Alphabetical List of Courses

Local Promotion and Advertising Programs

Objective: To explain how to plan, implement, and evaluate an effective promotion and advertising program for a local market area.

Target Audience: Marketing and branch personnel

Contents:

- Describe advertising and promotion programs for small areas
- Explain the promotion planning process
- Discuss how to generate the staff involvement and enthusiasm in the promotion process

Management Overview of the BSA/AML Program

Objective: To explain the role of the board and management in the creation and management of the BSA/AML compliance program. It explains the four basic elements of a BSA/AML program including risk assessment, internal controls, independent testing and training.

Target Audience: Directors, management and supervisors

Contents:

- Describe a Bank Secrecy Act/Anti-Money Laundering compliance program
- Explain the role of the Board of Directors
- Discuss characteristics of an BSA/AML Program

Marketing to Older Adults

Objective: To discuss basic marketing issues related to the senior market and suggest strategies for successful marketing to the mature population.

Target Audience: All Personnel

Contents:

- Describe the basics of the mature market
- Explain the marketing strategies for mature people
- Discuss effective marketing techniques

Measuring Depository Branch Performance

Objective: To provide an advance methodology for assessing the performance of retail deposit-taking branches and show how to develop a branch profit and loss statement.

Target Audience: Senior management, branch supervisors, branch support personnel, and branch personnel

Contents:

- Describe the importance and use of branch performance measures
- Develops a conceptual framework and model for assessing branch performance
- Explain how to use the branch performance model to analyze branch sales, purchases, closures, and swaps

Meeting Management Skills

Objective: To provide good techniques for planning, running, and participating in meetings

Target Audience: All personnel

Contents:

- Describes the advantages and disadvantages of meetings
- Shows when a meeting is worthwhile
- Explains the steps to plan an effective meeting
- Describes how to chair a meeting
- Discusses the meeting implementation process

Methods of International Payment

Objective: To provide an explanation of the important issues and methods related to the settlement of international transactions.

Target Audience: All personnel involved in extending business trade credit, small business lending and advising, offering business loans to companies selling internationally, international currency trading, and international payments

course continued on next page

Alphabetical List of Courses

Contents:

- Explain the important issues related to extending credit to international customers
- Describe the primary methods of international payment
- Explain how to use the most important international payment methods
- Describe the programs of the Foreign Credit Insurance Corporation, Export-Import Bank and Overseas Private Insurance Corporation

Money Laundering

Objective: To explain the implications of money laundering, describe the related anti-money laundering laws, and to alert financial institutions with possible money laundering indicators.

Target Audience: All personnel involved with clients and transactions.

Contents:

- Describe money laundering
- Explain the important money laundering laws
- Explain what financial institutions must do to stop money laundering
- Describe the indicators of possible money laundering

Motivating Employees

Objective: To explain the importance of fostering motivation in the workplace and methods that can be used to increase employees' motivation

Target Audience: All personnel involved in supervision

Contents:

- Describe motivation
- Explain the steps in creating a motivation program
- Describe the types of employee rewards
- Explain the types of rewards for improving working conditions
- Discuss effective personal rewards
- Explain special motivational needs and suitable rewards

National Flood Insurance Program

Objective: To provide an understanding of National Flood Insurance Program and the regulatory requirements imposed on property owners and real estate lenders.

Target Audience: All personnel involved in lending on properties secured by real estate or personal property.

Contents:

- Describe the National Flood Insurance Program
- Explain how the NFIP affects real estate lenders
- Explain which properties are impacted by NFIP
- Describe what lenders must do to conform to the NFIP
- Explain the forced insurance placement process
- Describe under what conditions borrowers can contest

Negotiable Instruments and Endorsements

Objective: To provide a definition of negotiable instrument, describe its characteristics, the process and basic types of endorsement.

Target Audience: All personnel involved in cashing or paying checks

Contents:

- Describe the characteristics of negotiable instruments
- Explain the difference between paying and cashing checks
- Describe the parties to a check and types of checks
- Explain the process of endorsement and the types of endorsements
- Explain the legal obligations of an endorser

New Account Representative Training

Objective: To describe the role of the new account representative with emphasis on customer service, opening accounts and implementing regulations.

Target Audience: All new account representatives and their supervisors

Contents:

- Describe the primary duties of the new accounts representative (NAR)
- Explain how the NAR determines customer's needs
- Describe how the NAR determines the identity of a new customer
- Explain the legal aspects of deposit accounts
- Describe the importance and approach to selling products and services for the NAR

Alphabetical List of Courses

Nondeposit Investment Product Sales

Objective: To explain the regulatory compliance requirements for retail sales of nondeposit investment products that takes place on a depository institution's premises.

Target Audience: Banking personnel responsible for compliance in the area of retail nondeposit investment product sales, as well as retail branch employees, staff and management.

Contents:

- Describe the objective and scope of the compliance rules on retail sales of nondeposit investment products
- Identify the regulatory requirements for nondeposit investment product policies and procedures and for arrangements with third parties
- Discuss the rules for nondeposit investment product disclosures and advertising
- Summarize other general compliance guidelines applying to nondeposit investment product sales

Office of Foreign Assets Control (OFAC)

Objective: To explain the role of the Office of Foreign Assets Control and the significant responsibilities of financial institutions in complying with its regulations.

Target Audience: Supervisors and all staff involved financial transactions

Contents:

- Describe the mission of OFAC
- Discuss the role of financial institutions in assisting OFAC in carrying out its mission
- Discuss the types of transactions that must be blocked or restricted as a result of OFAC laws
- Describe what financial institution staff should know about OFAC

Office Safety

Objective: To highlight the importance of office safety and to explain how to improve office safety for the most common health hazards in the office environment.

Target Audience: All personnel

Contents:

- Discusses major types of disabling accidents
- Describe the most common health hazards related to: electrical equipment, exits/egress, fall hazards, fire hazards, handling and storage hazards, illumination, ladders, stands and stools, noise
- Describe the most common health hazards related to: office furniture, office machinery, office tools, photocopying machines, physical layout/housekeeping, ventilation, video display terminals

Office Security: Robbery; ATM Safety; and Bomb Threats

Objective: To explain how to improve the safety of working in a financial institution with emphasis robbery, customer safety, and threats.

Target Audience: All personnel

Contents:

- Discusses the threat of robbery and appropriate employee behavior during and after a robbery
- Explain how to protect customers from ATM robbery and con artists
- Describe types of bomb threats and explain how employees should behave if confronted with one

Oral Communication Skills

Objective: To provide good techniques for improving oral communication and listening skills

Target Audience: All personnel

Contents:

- Describes the importance of communication in business
- Discuss the importance of audience analysis and listening skills
- Explain the process of creating formal presentations
- Show how to control anxiety

Alphabetical List of Courses

Overview of Teller Responsibilities

Objective: To provide an overview of the basic activities and responsibilities of the teller. It serves as an introduction to the remaining courses in the Professional Teller series.

Target Audience: Tellers

Contents:

- Describe the teller responsibilities
- Explain issues related to transactions policies and procedures and compliance
- Describe complying with regulations
- Explain how to be alert to fraud and counterfeiting
- Explain working with customers/members
- Explain dealing with office security robbery and bomb threats
- Explain identifying possible adult abuse

Pandemic Planning

Objective: To provide an overview of the types of planning needed to deal with a pandemic. It discusses the pandemic threat and the types of issues that must be addressed to complete a plan.

Target Audience: Management, Human Resources and supervisors

Contents:

- Discuss the basic outline of the Pandemic Plan
- Explain the pandemic threat
- Discuss Standard Pandemic Business Continuity Plan issues

Performance Appraisal and Meetings

Objective: To help supervisory management of financial institutions understand performance appraisal process and provide basic appraisal meeting mechanics.

Target Audience: All personnel involved in supervision.

Contents:

- Describe the performance appraisal process
- Explain how to develop performance standards and goals
- Discuss the legal aspects of performance appraisals
- Explain the value of employee self-appraisals
- Discuss the six steps to performing appraisal meetings
- Describe what is involved in finishing the appraisal process

Personal Computer and Internet Security

Objective: To explain the risks associated with employees' use of the Internet and describe actions employees can take to reduce the corporate risks related to Internet usage.

Target Audience: All personnel

Contents:

- Explain reasons for having Internet-use policies
- Describe the different Internet-use policies
- Discuss special security measures needed when using laptop computers
- Explain how to protect company information on computers used at home for business purposes
- Discuss what employees can do to minimize security risks
- Explain the different resources for increased security

Privacy of Consumer Financial Information

Objective: To explain the need for privacy of consumer financial information and the requirements imposed on financial institutions to insure that privacy.

Target Audience: All personnel with customer contact who might be asked about privacy notices

Contents:

- Describes the objective and scope of the compliance rules on privacy of consumer financial information
- Discusses what information is affected by the regulation, which consumers are impacted, and the types of disclosures required
- Provides examples of various types of disclosures

Professional Business Dress

Objective: To define the basics of professional dress for men and women.

Target Audience: Management and staff of financial marketing organizations or owners of small companies who wish to develop a professional image for themselves and their employees

course continued on next page

Alphabetical List of Courses

Contents:

- Provide an overview regarding the importance of image
- Describe the elements of creating your professional image
- Identify specific needs for men and women regarding image
- Describe appropriate dress for “Casual Friday’s”
- Describe aspects of quality and fit
- Identify appropriate apparel ensembles for business travel

Prohibition on Funding Unlawful Internet Gambling (Reg. GG)

Objective: This course covers Regulation GG and its role in curtailing unlawful Internet gambling. The course discusses how payment system participants can establish policies and procedures to block and prevent customers from engaging in unlawful activities.

Target Audience: Compliance staff, new accounts, service personnel

Content:

- Explain which firms are affected
- Define unlawful gambling
- Describe appropriate policies and procedures

Project Management

Objective: To provide an understanding of integral phases of successful project management such as planning a project, implementing it, and evaluating a completed project.

Target Audience: All personnel involved in project management

Contents:

- Provide an overview of project management
- Explain how to plan a project
- Describe project implementation activities
- Show the steps in closing down a project

Real Estate Settlement and Procedures Act

Objective: To describe the purpose of Real Estate Settlement and Procedures Act, consumer protections covered by the Act and disclosure requirements for lending and loan servicing

Target Audience: All personnel involved in residential real estate lending.

Contents:

- Explain the purposes of RESPA
- Describe the types of transactions affected by RESPA
- Explain and show some samples of the disclosure requirements of RESPA
- Explain how loan servicers are affected by RESPA

Referral Techniques for Non-licensed Employees

Objective: To introduce the regulatory issues related to marketing non-insured investment products, explain the importance of referrals, and how to design and implement an effective referral program within a financial institution.

Target Audience: All personnel

Contents:

- Describe the types of non-insured investment products
- Explain the issues involved in selling non-insured investment products
- Discuss effective referral programs

Regulation Q

Objective: To provide an understanding of Regulation Q and requirement imposed on financial institutions.

Target Audience: All personnel involved in opening, renewing and servicing deposit accounts

Contents:

- Describe Regulation Q
- Explain what accounts are affected by Regulation Q
- Describe the Negotiable Order of Withdrawal
- Explain what is considered interest under Regulation Q
- Describe waived fees and premiums

Residential Mortgage Banking Functions

Objective: To provide an overview of the primary functions performed by residential mortgage banking organizations.

Target Audience: Employees involved in any facet of mortgage banking operations

course continued on next page

Alphabetical List of Courses

Contents:

- Describe what a mortgage banking organization is and how they are organized
- Discuss in detail the basic functions of mortgage banking including origination, servicing, and secondary marketing
- Explain how mortgage banking organizations make a profit by showing the revenues and costs associated with each function they perform
- Describe the risks associated with mortgage banking

Restructuring the Financial Services Industries

Objective: To provide an overview of the global changes impacting the US financial system. Special emphasis is placed on depositories, government sponsored enterprises, and nonbank financial institutions. The course is an excellent introduction for strategic planning meetings.

Target Audience: All personal in supervisory positions and above

Contents:

- Describe the structural changes taking place in the financial services industries
- Discuss the changes in market share taking place
- Show the changes taking place in payment system technologies
- Describe the technological, economic, legislative and competitive forces reshaping the financial services industries
- Speculate about what will be the financial service structural changes in the future.

Retirement Planning Basics for Financial Planners

Objective: To describe retirement planning and many of the types of retirement programs available.

Target Audience: Anyone involved in financial planning

Contents:

- Describe the basic steps in retirement planning
- Explain the primary types of employee-sponsored and individual retirement programs
- Discuss how a home can be used in retirement planning
- Describe other important retirement programs, including Social Security, Medicare, medigap insurance, and long-term care insurance.

Rights to Financial Privacy Act

Objective: To provide an overview of the Rights to Financial Privacy Act and the procedures necessary for information to be disclosed to the federal government under RFPA

Target Audience: All personnel involved in releasing private client data.

Contents:

- Explain the purpose and major provisions of the RFPA
- Describe the procedures to request information
- Explain the responsibilities of financial firms
- Describe how to obtain cost reimbursement

Safe Deposit Box Operations

Objective: This course provides an overview of safe deposit boxes and explains legal issues and procedures that financial institutions need to follow when offering safe deposit box services.

Target Audience: All personnel involved with safe deposit box operations

Contents:

- Describe safe deposit box services
- Explain the safe deposit box security procedures
- Explain the legal issues of offering safe deposit boxes
- Describe operational procedures

Safeguarding Customer Information—Gramm-Leach-Bliley

Objective: To provide an overview of the laws relating to the protection of customer information

Target Audience: All personnel involved with clients and transactions

Contents:

- Explain the laws protecting customer information
- Discuss pretext calling
- Explain different social engineering techniques

Alphabetical List of Courses

Sales Management

Objective: To provide an understanding of sales and marketing management. Focuses on: developing a marketing plan, sales training techniques, customer service, and building and managing a sales and service team.

Target Audience: Senior management, marketing staff, and employees involved with sales and marketing administration

Contents:

- Explain the role of marketing plans
- Describe the essential elements of a marketing plan
- Describe an effective customer service plan, including the importance of standards
- Describe and show how to implement an effective customer service training program
- Explain the importance of a sales team and how to create one
- Explain how to design effective reward and recognition programs

Sales Skills for Financial Products

Objective: To provide sales and marketing professionals with up-to-date techniques and strategies for selling financial products to individuals and businesses.

Target Audience: Senior management, branch supervisors, branch support personnel, and branch personnel of depository institutions

Contents:

- Describe the techniques used to target potential retail and business customers
- Explain the importance of prospecting and the techniques used to make it successful
- Explain how to use new sales technologies, such as database sales-automation software and the Internet, to prospect for customers
- Explain the steps for successful sales to retail customers
- Explain the steps for successful sales to business customers

Servicemembers Civil Relief Act

Objective: To provide a description of the Servicemembers Civil Relief Act and the primary protections that may affect financial institutions.

Target Audience: All personnel involved in customer service and installment and mortgage loan servicing

Contents:

- Describe the Servicemembers Civil Relief Act
- Explain how the SCRA affects financial institutions
- Explain who is covered and when
- Describe the protections offered by the SCRA
- Describe what lenders must do to conform to the SCRA

Servicing Home Mortgage Loans

Objective: To provide an overview of the home mortgage servicing business and to describe the specific activities involved in the servicing process.

Target Audience: All personal involved in mortgage origination, mortgage shipping, secondary mortgage market, mortgage servicing and loan accounting

Contents:

- Discuss the importance of loan servicing and the organizations that perform it
- Describe the business of loan servicing by explaining the sources of income and expense for a loan servicing organization
- Describe a typical loan servicing organization structure and the activities performed by each unit
- Explain the special problems of loan delinquency and foreclosure
- Discuss the various types of mortgage insurance available
- Explain the process of bankruptcy and show how it complicates the loan servicing process.

Sexual Harassment in the Workplace

Objective: To provide an overview of sexual harassment rules and concepts as they apply in the workplace.

Target Audience: All levels of managerial personnel including but not limited to those who have direct human resource responsibilities

course continued on next page

Alphabetical List of Courses

Contents:

- Describe the nature of sexual harassment problems in the workplace
- Identify the principal sources of law prohibiting sexual harassment
- Define the types of employers covered by sexual harassment law
- Identify and discuss the basic concepts regarding sexual harassment rules
- Discuss the remedies available to successful claimants in sexual harassment cases
- Describe the essential characteristics of appropriate sexual harassment investigation and prevention policies

Sexual Harassment in the Workplace for Employees

Objective: To provide an overview of sexual harassment rules and concepts as they apply to the employees in the workplace environment

Target Audience: All employees

Contents:

- Describe the nature of sexual harassment problems in the workplace
- Identify the principal sources of law prohibiting sexual harassment
- Define the types of employers covered by sexual harassment law
- Identify and discuss the basic concepts regarding sexual harassment rules

Strategic Planning for Financial Institutions

Objective: To describe the planning process for management of financial institutions.

Target Audience: Management at all levels who are involved in the planning process

Contents:

- Discuss who is involved in the planning process and any events that may necessitate initiating or revising a business plan
- Describe the strategic planning process including strategic, operating, financial and action plans
- Discuss the process of SWOT and identify the core sources of franchise value for financial institutions
- Provide examples of various plans.

Stress Management

Objective: To explain how stress can influence people and offer some helpful approaches to reducing harmful stress levels.

Target Audience: All personnel

Contents:

- Define and describe stress
- Explain what causes stress
- Discuss the impact of stress
- Explain how to manage stress

Supervisory Management I

Objective: To describe the role of a supervisor in directing operations and evaluating employee performance.

Target Audience: Employees and employers interested in entering or advancing the responsibilities of supervision

Contents:

- Describe the characteristics of the good supervisor
- Discuss elements of motivation and “unmotivation”
- Explain productivity through setting objectives
- Discuss work groups and team building
- Describe different kinds of conflict and conflict resolution styles
- Discuss work force planning
- Describe requirements of successful decision making
- Explain time management
- Discuss achievement through delegation

Supervisory Management II: Performance Management

Objective: To explain modern management techniques designed to improve institutional performance

Target Audience: Employees and employers interested in entering or advancing the responsibilities of supervision

Contents:

- Provide an overview of performance management
- Discuss leadership and qualities to look for in a leader
- Discuss coaching and the coaching plan
- Discuss developing goals for employees
- Define feedback and how to effectively give it to employees
- Explain how to use the performance appraisal to document performance
- Explain how to counsel poor performers

Alphabetical List of Courses

Team Building

Objective: To help financial institution employees understand the value of team work and explain steps needed to develop an effective team.

Target Audience: All personnel involved in teams

Contents:

- Define and describe the value of teams
- Explain how to create an effective team
- Describe the qualities of a good team member
- Explain the qualities of a well-functioning team

Teams and Team Effectiveness

Objective: To describe how to create effective teams as well as how to select the right type of team.

Target Audience: All personnel involved in teams

Contents:

- Explain why to use teams
- Describe how to select the right type of team
- Describe the team building process
- Explain how to create effective teams

Telemarketing Programs and Skills

Objective: To help financial institutions employees plan an effective telemarketing programs and develop skills required of a telemarketer.

Target Audience: All financial institution personnel who deal with telemarketing programs

Contents:

- Explain the growing use of telemarketing by financial institutions
- Describe the uses of telemarketing
- Discuss how to plan a telemarketing program
- Explain the important skills for successful telemarketers
- Describe the basic parts of a telemarketing call

Teller Cross- and Up-selling Skills

Objective: To describe the importance of cross-selling and up-selling and explains how to do it.

Target Audience: All front-line employees

Contents:

- Describe the selling process
- Explain issue related to selling nondeposit investments
- Describe cross-selling and up-selling
- Explain the importance of benefits

Teller Customer Service Standards

Objective: To teach tellers the standards for quality customer service. Standards for face to face interaction and phone standards are covered.

Target Audience: Tellers

Contents:

- Explain the importance of customer service
- Describe service standards for greeting
- Describe service standards for referring
- Describe service standards for answering the phone
- Describe service standards for handling complaints

Time Management

Objective: To explain the importance of time management with useful methods how to use time more effectively.

Target Audience: All personnel

Contents:

- Explain time management
- Describe the goals of good time management
- Describe time wasters and how to avoid them
- Explain techniques to use time more effectively

Transactions Involving Endorsements, Deposits, and Paying and Cashing Checks

Objective: To discuss the teller processes of cashing and paying checks, the types of endorsements and other skills needed to complete everyday teller processing.

Target Audience: Tellers

Contents:

- Describe over-the-counter transactions
- Explain negotiable instruments
- Describe the basic checking terms and components
- Describe paying and cashing checks accepting deposits and other transactions
- Explain balancing customer service with risk of loss
- Explain handling wire transfer requests

Alphabetical List of Courses

Trust Services

Objective: To provide a thorough discussion of the types of trusts, their use, and the regulations that affect the operations of organizations providing trust services

Target Audience: All staff involved in trust operations

Contents:

- Describe the types of trust services
- Describe the primary types of trusts
- Explain trust regulation
- Explain trust governance

Truth in Lending for Loans Secured by Real Estate (Reg. Z)

Objective: To provide an overview of Truth in Lending Law and Regulation Z as applied to real estate secured loans and disclosures imposed on lenders.

Target Audience: All personnel involved in mortgage lending including customer service, loan officer, loan administration, loan underwriting and processing, and loan servicing.

Contents:

- Describe the objectives of Truth in Lending Act
- Explain the provisions of Regulation Z for fixed- and variable- rate mortgages and home improvement loans
- Describe the basic advertising limitations under Truth in Lending
- Explain the provisions of the Home Ownership Equity Protection Act of 1994 (HOEPA)
- Describe the special disclosure requirements of HOEPA

Truth in Savings (Reg. DD)

Objective: To provide an understanding of Truth in Savings and Regulation DD and disclosure requirements imposed on financial institutions.

Target Audience: All personnel involved in opening, renewing and servicing deposit accounts.

Contents:

- Describe the objectives of Truth in Savings Act
- Explain the situations that require Reg. DD disclosure
- Describe the basic Reg. DD disclosures
- Explain the annual percentage yield
- Describe the Regulation DD advertising requirements

UCC Revised Article 9—Security Interests

Objective: To provide an overview of the Revised Article 9 of the Uniform Commercial Code, what is covered under the RA 9, and how it affects consumer transactions.

Target Audience: All personal involved in assuring regulatory compliance of a credit union.

Contents:

- Describe how RA9 works
- Discuss the major features of the RA9
- Discuss how it affects consumer transactions

Understanding Compliance Regulations

Objective: To provide an overview of the many federal compliance regulations that impact the job of a Teller.

Target Audience: Tellers

Contents:

- Describe the important consumer protection regulations
- Explain the Expedited Funds Availability Act (Reg. CC)
- Explain the Privacy of Consumer Information Act (Reg. P)
- Explain the Electronic Funds Transfer Act (Reg. E)
- Explain the Prohibiting Interest on Demand Deposits Act (Reg. Q)
- Describe money laundering
- Explain the Currency Transaction Report (CTR)
- Explain the Suspicious Activity Report (SAR)
- Explain the Customer Identification Program (CIP)
- Describe identity theft and red flags

Understanding Mutual Funds

Objective: To describe mutual funds, their appeal to investors, and how mutual fund distribution companies manage and distribute them.

Target Audience: Employees who market mutual funds and/or competing products

Contents:

- Describe two types of mutual funds and explain growth in the industry and how open-end mutual funds operate
- Discuss the advantage of mutual funds
- Describe the basic investment objectives of mutual funds
- Describe the regulation of mutual funds
- Explain the types of fees and charges levied by mutual fund managers and distributors
- Discuss how mutual funds are sold

Alphabetical List of Courses

Underwriting Home Mortgages

Objective: To provide an overview of the home mortgage underwriting process.

Target Audience: All personnel involved in home mortgage lending, especially those associated with loan underwriting, processing, servicing, and secondary marketing

Contents:

- Describe the objectives of the mortgage loan underwriting process
- Identify the primary factors that affect the risk of home mortgage lending
- Describe the processes used to control risks in home mortgage lending
- Discuss the role of mortgage insurers and programs
- Show the impact of the secondary market on underwriting

Unfair and Deceptive Practices and Acts

Objective: To provide a review of the regulations of the Federal Trade Commission covering unfair and deceptive acts and practices as well as unfair and deceptive acts covered by the Fed's Regulation AA

Target Audience: All personal involved in marketing and selling products

Contents:

- Define unfair and deceptive acts
- Explain the FTC Act law on unfair and deceptive practices
- Explain the provisions of Regulation AA
- Describe what constitutes an FTC violation
- Show how financial institutions can reduce the risk of violations

Uniform Residential Loan Application

Objective: To provide a basic introduction to the Uniform Residential Loan Application and to explain what information is required to complete the application form.

Target Audience: Mortgage lending personnel and personnel responsible for compliance in the area of mortgage lending

Contents:

- Discuss the Uniform Residential Loan Application
- Describe the different parts of the application
- Explain the application process

Unlawful Harassment

Objective: To define harassment, the categories of employees protected, liability of employers, and describe the basic components of an effective anti-harassment employer policy and procedures.

Target Audience: All management personnel

Contents:

- Define harassment
- Identify protected groups: race, color, religion, national origin, sex, disability, and age
- Explain employer liability
- Define "tangible employment action"
- Describe an anti-harassment policy and procedures

U.S. Financial Institutions

Objective: To provide an overview of the major U.S. financial institutions with a focus on the products they offer, their assets and liabilities, and the management challenges they face.

Target Audience: All financial institution personnel with a need to understand the industry and their competitors

Contents:

- Describe the financial assets, liabilities, and functions of commercial banks and thrifts
- Explain how banks are organized for international activities
- Compare the primary functions of life insurance companies, pension funds, investment banking firms, property and casualty companies, mortgage banks, and finance companies
- Characterize the role of investment-oriented intermediaries such as mutual funds, limited partnerships, and real estate investment trusts

Alphabetical List of Courses

U.S. Financial Markets

Objective: To provide an overview of the functions and types of financial markets and the roll of arbitrage and traders.

Target Audience: Personnel involved in liquidity management, asset management, secondary markets, securitization, and trading

Contents:

- Describe the primary functions performed by financial markets
- Discussion of the primary and secondary markets; capital and money markets; dealer and organized exchange markets; spot and forward cash markets; and Euromarkets
- Define the process of arbitrage
- Discuss the activities of security traders
- Describe the concept of efficiency of the financial assets markets, differentiate between operational and informational efficiency, and distinguish between weak-form, semistrong-form, and strong-form market efficiency

Violence in the Workplace

Objective: To provide an overview of what workplace violence is all about and how to implement an effective workplace violence prevention program.

Target Audience: All personnel

Contents:

- Discuss and define workplace violence
- Explain the different types of workplace violence
- Discuss how to develop workplace violence prevention program

Wire Transfer Recordkeeping and Red Flags

Objective: To explain the funds transfer recordkeeping requirements and the travel rule related to the Bank Secrecy Act and anti-money laundering regulations. It also discusses anti-money laundering red flags relating to wire transfers and various transactions and activities that may indicate potential money laundering.

Target Audience: Depository personnel responsible for compliance in the area of deposit operations, as well as other retail branch employees, staff, and management

Contents:

- Discuss fund transfer recordkeeping rules
- Explain the recordkeeping requirements
- Discuss wire transfer red flags.
- Show common risks in wire transfers