

ABA REGULATORY COMPLIANCE – FRONTLINE TRAINING

A \$10.00 shipping, recordkeeping and administrative fee will be added to all self-paced enrollments.

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Course Descriptions Below

<u>Course Name</u>	<u>Tuition</u>
Regulatory Compliance	
Active Aggressor for Employees	\$55
Active Aggressor for Managers	\$95
ADA Accessibility	\$55
ADA Interacting with People Who Have Disabilities	\$55
ADA Overview and Employment	\$95
Bank Bribery Act	\$55
Bank Protection Act	\$35
Banking Law and Referrals	\$95
BSA/AML: CIP Advanced	\$55
BSA/AML: CIP Basics	\$55
BSA/AML: Communicating with Customers about CTRs	\$55
BSA/AML: Completing the CTR	\$95
BSA/AML: Complying with the BSA	\$55
BSA/AML: Exempting Customers for the CTR Reporting	\$55
BSA/AML: Overview	\$55
BSA/AML: Recordkeeping–Wires, Money Orders & Other Challenges	\$55
BSA/AML: Reporting	\$55
BSA/AML: Risk Assessment & Customer Due Diligence	\$55
BSA/AML: SAR Reporting	\$95
BSA/AML: USA Patriot Act	\$55
Community Reinvestment Act	\$55
Cybersecurity Fundamentals	\$55
Elder Financial Abuse	\$55
Equal Credit Opportunity Act (Reg. B)	\$95
E-Sign Compliance	\$55
Expedited Funds Availability (Reg. CC)	\$95
Extending Credit to Bank Insiders (Reg. O)	\$35
Fair Credit Reporting Act (FCRA)	\$95
Fair Debt Collection Practices	\$95
Fair Housing Act	\$55
Fair Lending	\$95
FDIC Insurance Coverage	\$95
Flood Disaster Protection Act	\$35
Good Faith Estimate and HUD-1	\$95
Home Mortgage Disclosure Act (HMDA)	\$95
HMDA: Preparing for 2018 - NEW	\$95
Home Owners Protection Act	\$95
Information Security and Red Flags	\$95
Military Lending Act	\$95
OFAC	\$55
Mortgage Servicing: ARM Notices - NEW	\$55
Mortgage Servicing: Early Intervention and Continuity of Contact - NEW	\$55
Mortgage Servicing: Error Resolution - NEW	\$95
Mortgage Servicing: Escrow Account - NEW	\$95
Mortgage Servicing: Force-Placed Insurance - NEW	\$95
Mortgage Servicing: Loan Origination and Servicing Transfers - NEW	\$95
Mortgage Servicing: Loss Mitigation - NEW	\$95
Mortgage Servicing: Overview - NEW	\$95
Mortgage Servicing: Payment Crediting and Periodic Statements - NEW	\$95

Privacy for Customer Contact Personnel	\$55
Real Estate Settlement Procedures Act (RESPA)	\$95
Recognizing and Preventing UDAAP	\$55
Reg E Consumer Liability	\$55
Reg E Consumer Remittances	\$95
Reg E Disclosure Requirements	\$55
Reg E Error Resolution Requirements	\$55
Reg E Gift Cards	\$55
Reg E Overdrafts	\$55
Reg E Overview	\$55
Reg E Payroll Cards	\$35
Reg E Preauthorized Transfers	\$35
Reg Z Adjustable Rate Mortgages	\$55
Reg Z Advertising	\$95
Reg Z Credit Cards	\$55
Reg Z HEOPA Loans and Higher Priced Mortgage Loans	\$95
Reg Z HELOCs (Open End Credit)	\$55
Reg Z Installment and Home Equity Loans	\$55
Reg Z Mortgages	\$55
Reg Z Non Home Secured	\$55
Reg Z Overview	\$95
Reg Z Private Higher Education Loans	\$55
Reg Z Reverse Mortgages	\$55
Reg Z Right of Rescission	\$55
Reserve Requirements for Depository Institutions (Reg. D)	\$55
Robbery and Bank Security	\$95
S.A.F.E Act – Secure and Fair Enforcement for Mortgage Licensing Act	\$95
Servicemember Civil Relief Act	\$95
Sexual and Workplace Harassment	\$95
Sexual and Workplace Harassment for Managers	\$95
Social Media – Managing the Risks	\$95
Telephone Consumer Protection Act (TCPA) - NEW	\$95
TILA-RESPA Integrated Disclosures	\$55
Truth-in-Savings (Reg. DD)	\$55
Unlawful Internet Gambling Enforcement Act (UIGEA)	\$95

Course Descriptions

Course	Regulatory Compliance Course Descriptions
Active Aggressor for Employees	<p>Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices to prevent and report potential dangerous situations.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Differentiate an active aggressor situation from other types of violent situations • Recognize signs of potential workplace violence • Identify the FBI awareness violent situation response protocol: Run, Hide or Fight; and its consequences • Collaborate effectively with law enforcement officials after experiencing a violent situation • Actively participate in the efforts to stop or prevent violent situations in the workplace
Active Aggressor for Managers	<p>Provides indicators of potential active aggressor scenarios to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices for managers to prevent and report potential dangerous situations, and post-assessments and activities that follow the violent event.</p>

	<p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Differentiate an active aggressor situation from other types of violent situations • Recognize signs of potential workplace violence • Identify the FBI awareness violent situation response protocol: Run, Hide or Fight; and its consequences • Collaborate effectively with law enforcement officials after experiencing a violent situation • Actively participate in the efforts to stop or prevent violent situations in the workplace • Manage the post-event effects of a violent situation
ADA Accessibility	<p>Covers Title III of the ADA which involves accessibility in places of public accommodation, such as banks. Addresses effective accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled or the bank builds a new facility.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the ADA requirement for reasonable modification of policies, practices, and procedures • Explain the requirements and standards for auxiliary aids and services that encompass reasonable modification of policies, practices, and procedures • Explain the expectations for making new and existing facilities
ADA Interacting with People Who Have Disabilities	<p>Explores appropriate and practical ways to interrelate with individuals that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision. Explains how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • List guidelines for effective interactions with people that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision • Describe how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises
ADA Overview and Employment	<p>Explains the fundamental requirements and prohibitions of Title I of the ADA and how it applies to all aspects of the employment relationship. Teaches bank employees to recognize employment situations that raise ADA issues and to address them effectively.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the protection of rights for people with disabilities provided by ADA and ADAAA • Identify a covered disability according to the ADAAA definition and criteria • Determine a reasonable accommodation for situations involving employees with covered disabilities
Bank Bribery Act	<p>Bank Bribery Act provides bankers with tools needed to appropriately handle money, personal information, and trust. This course explores the Bank Bribery Act and how to comply with it in order to prevent corrupt activities within financial institutions.</p>
Bank Protection Act	<p>Bank Protection Act teaches bankers how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. This course explains the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.</p>
Banking Law and Referrals	<p><i>Banking Law and Referrals</i> explains the purpose of the Interagency Policy Statement and guidelines for bank personnel when non-deposit investment products are recommended or sold to retail customers. This course explains the Interagency Consumer Protections in Sales of Insurance (ICP) rules that apply to retail sales, solicitation, advertising, insurance products or annuities to consumers. It explains the implementation of Regulation R that provides a flexible framework for banks to refer customers to satisfy their banking demands while ensuring consumer protection. This course also describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make mortgage referrals.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the purpose of the Interagency Policy Statement and when it applies. • Explain the Interagency Consumer Protections (ICP) rules impacting the referrals of customers for non-FDIC insured products. • Describe Regulation R exemptions that allow banks to pay bankers for referring customers.

	<ul style="list-style-type: none"> Describe Regulation Z Loan Originator Compensation rules that specify the actions that only apply to loan originators.
BSA/AML: CIP Advanced	<p><i>BSA/AML: CIP Advanced</i> explains the additional steps that must be taken at account opening to identify customers who are not individuals and how to confirm that their activities and funds are legitimate. This course emphasizes the importance of gathering sufficient information about the business entities and their beneficial owners to understand and assess the risks of the account relationship. It describes the documentation and enhanced due diligence the bank may require for non-U.S. persons.</p> <p>This course also discusses risks the bank must consider when offering services to higher risk entities such as money services businesses. This course describes additional due diligence requirements for banks that offer private banking accounts or that offer banking services to politically exposed persons (PEPs). It covers the steps banks might take as part of enhanced due diligence for third-party payment processors. This course also explains the enhanced due diligence required for correspondent accounts in the United States.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> Describe ways to know your customers who are not individuals and their banking practices to identify and report unusual activity Identify examples of enhanced due diligence for the following high risk entities: <ul style="list-style-type: none"> - Business accounts - Non-U.S. persons - Money services businesses (MSBs) - Private banking and politically exposed persons (PEPs) - Third-party payment processors - Foreign correspondent accounts
BSA/AML: CIP Basics	<p><i>BSA/AML: CIP Basics</i> provides the details concerning the Customer Identification Program (CIP) rules implementing Section 326 of the USA PATRIOT Act. This course describes the two step process of obtaining certain minimum types of identifying information from each customer and risk-based procedures for verifying the information provided. It explains the procedures for maintaining records of the information used to verify a person's name, address, and other identifying information. This course also discusses what banks must consider when relying on other financial institutions or third parties to identify customers on the bank's behalf. This course explores different ways to disclose the CIP notice at account opening.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> Identify what constitutes an account and a customer under the CIP rule Examine the actions to be taken in the two-step process of obtaining identifying information and verifying the identity of the customer Identify the procedures for maintaining records of the information used to verify a person's name Adhere to established controls and review procedures for reliance on other parties Identify methods for handling the CIP notice at account opening
BSA/AML: Communicating with Customers About CTRs	<p><i>BSA/AML: Communicating with Customers about CTRs</i> teaches how to explain to customers that the bank is required by law to collect certain information, keep certain records, or make particular reports. This course explains how the FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide" can be used as a resource to help address questions frequently asked by customers.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> Answer basic customer questions about the procedures related to Currency Transaction Reporting Describe the purpose of FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide"
BSA/AML: Completing the CTR	<p><i>BSA/AML: Completing the CTR</i> fully covers the currency transaction reporting compliance needs of a bank. The course explains the need for and parameters of CTR filing as well as the key aspects of completing electronically filed CTRs. It explores each section of the CTR and provides instructions on how to complete each form field. This course also includes a discussion of how to complete the CTR for armored car deliveries. This course provides examples of multiple transactions and explains aggregation at various levels</p>

	<p>including customer, account, and conductor focused CTRs.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify the circumstances when a Currency Transaction Report (CTR) should be filed • Learn how to aggregate multiple transactions for reporting purposes • Complete the three steps in a Currency Transaction Report
BSA/AML: Complying with the BSA	<p><i>BSA/AML: Complying with the BSA</i> describes the key elements of an effective BSA policy: Internal policies and controls, designation of a BSA officer, independent auditing and testing, and ongoing training of all bank personnel. This course explains the responsibilities assigned to bankers to identify customers, monitor transactions, file reports, and retain records. It identifies the consequences for neglecting to adhere to BSA requirements, and describes what actions to take to avoid fines and penalties.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the "four pillars" of the BSA Program • Explain your role in meeting the BSA requirements • Describe the consequences banks may face for non-compliance
BSA/AML: Exempting Customers for CTR Reporting	<p><i>BSA/AML: Exempting Customers from CTR Reporting</i> explains the reasons why banks are permitted to exempt certain business customers from CTR reporting. This course explains both phases of the exemption process and the information that is needed. It lists the business entities that are not eligible for exemption from CTR reporting. This course also discusses the reasons for possible decisions to revoke customer exemptions.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe why reporting exemptions advance BSA policy • Explain the division between exemption "Phases" and the conditions for obtaining exempt status • Identify changes in business behavior that can cause loss of exemption
BSA/AML: Overview	<p><i>BSA/AML: Overview</i> explains the purpose and basic requirements of the BSA. This course explores the risk assessment components that help prevent financial crimes. It describes the different types of financial crimes including money laundering and terrorist activity that is difficult to detect and impacts society. This course also covers the three stages in the money laundering process and provides current examples of possible schemes. This course explains the four required elements of a BSA compliance program that financial institutions must implement.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the foundation of the BSA • Explain the BSA's expectations for the components of a bank's risk management process • Describe the impact of financial crime on society • Explain the funding sources terrorists may use for financing • Name the key compliance program elements banks must implement to combat financial crime
BSA/AML: Recordkeeping – Wires, Money Orders & Other Challenges	<p><i>BSA/AML: Recordkeeping - Wires, Money Orders, and Other Challenges</i> describes the BSA recordkeeping requirements for various types of bank records. This course includes information the bank should collect or retain for each wire transfer, including recordkeeping for noncustomers and PUPID transaction. It emphasizes the importance of being able to retrieve information for law enforcement. This course also describes the travel rule and the information the originator's bank should obtain and transmit for transactions. This course explores the recordkeeping requirements for direct and indirect purchases of monetary instruments, including acceptable identification for account holders and non-account holders. It examines recordkeeping requirements related to extensions of credit, lending products, and other types of transactions.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Recognize bank recordkeeping requirements for wire transfers • Explain the recordkeeping requirements for monetary instruments • Describe recordkeeping requirements for an extension of credit and other BSA transactions—including, FINCEN 314(a) and (b)

<p>BSA/AML: Reporting</p>	<p><i>BSA/AML: Reporting</i> provides an overview of what the Currency Transaction Report (CTR) is used for. This course explains the type of information needed to complete the CTR. It explains the phase I and phase II exemptions under the Designation of Exempt Person (DOEP). This course also explains what a Report of International Transportation of Currency or Monetary Instruments Report (CMIR) is used for, the bank's role in the use of the report, and the reporting requirements. This course explains what the Report of Foreign Bank and Financial Accounts (FBAR) is used for. It explains the purpose of the Suspicious Activity Report (SAR) and filing requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the Currency Transaction Report (CTR) requirements financial institutions must follow to be in compliance • Describe the qualifications and procedures for the Designation of Exempt Person (DOEP) • Identify the types of monetary instruments that must be recorded on a Report of International Transportation of Currency or Monetary Instruments Report (CMIR) • Explain the BSA requirements for a Report of Foreign Bank and Financial Authority (FBAR) • Describe the purpose of a Suspicious Activity Report (SAR)
<p>BSA/AML: Risk Assessment & Customer Due Diligence</p>	<p><i>BSA/AML: Risk Assessment and Customer Due Diligence</i> explores the factors that affect a bank's BSA risk profile. This course explains the importance of proper risk analysis steps and factors to consider. It focuses on how to identify the risks and assesses the impact, and implements measures and controls to reduce and manage the risk.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify the factors considered in assessing BSA risk • Describe how a risk assessment impacts customer due diligence
<p>BSA/AML: SAR Reporting</p>	<p><i>BSA/AML: SAR Reporting</i> describes the BSA requirements to ensure that a bank files a Suspicious Activity Report when it detects a known or suspected criminal violation of federal law or a suspicious transaction related to money laundering activity or a violation of the Bank Secrecy Act. This course explains why federal law strictly limits the ability to share information about a SAR. It describes the four key components of an effective SAR monitoring and reporting system and discusses the importance of successful implementation. This course also covers how to answer the five essential questions that comprise the basis of the SAR narrative.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the scope of activities appropriate for SAR filing • Discuss the importance of keeping SARs confidential • Recognize some indicators of suspicious activity • Describe the four key components of SAR filing
<p>BSA/AML: USA Patriot Act</p>	<p><i>BSA/AML: USA PATRIOT Act</i> explains the key aspects of the USA PATRIOT Act and what is needed to implement its provisions. It builds on existing knowledge of the customer identification and due diligence process, applying those concepts to specific types of accounts believed to pose increased risks of money laundering and terrorist financing. This course also explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials, to identify transactions that may involve terrorist activity or money laundering.</p> <p><i>Note: This is a high-level overview course intended for employees that do not necessarily need a deep dive into the requirements of the USA PATRIOT Act. Many of the lessons included in this course are covered in more depth in other BSA courses such as BSA/AML: CIP Basics, BSA/AML: CIP Advanced, BSA/AML Recordkeeping, and BSA/AML: Risk Assessment and Customer Due Diligence.</i></p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the purpose of the USA PATRIOT Act and the penalties for noncompliance • Describe actions to take if you suspect that an account may fall within a high-risk category • Identify customer due diligence requirements for foreign correspondence accounts • Identify customer due diligence requirements for private banking accounts • Describe the information sharing requirements in Sections 314(a) and 314(b) of the USA PATRIOT Act

Community Reinvestment Act Regulation BB	<p>Community Reinvestment Act Regulation BB introduces this federal law that requires federal banking regulators to evaluate the record of the financial institutions they regulate. It explains how regulators evaluate the efforts of the financial institutions in meeting the credit needs of the assessment area they serve, including low- and moderate-income neighborhoods. This course provides background information about the development of the CRA. It provides an overview of the examination categories and the ratings given for the examinations. This course also describes the information that must be made available to the public.</p>
Cybersecurity Fundamentals	<p>Helps bank employees understand supervisory expectations, increase awareness of cybersecurity risks, and assess and mitigate the risks facing their institutions.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the purpose of digital security laws and types of protected information • Describe guidelines for protecting information through security measures
E-Sign	<p>Summarizes key aspects of compliance with the E-SIGN Act to assist banks to comply with the act. Covers compliance with the E-SIGN Act provisions including consumer disclosure and consent, types of electronic disclosures that require consumer consent, and methods for obtaining demonstrable consent. Explains E-signatures and E-SIGN record retention requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the E-SIGN Act's purpose and requirements for bank consumer transactions • Describe the impact of E-SIGN on your bank's compliance with existing regulations • Identify the planning considerations and requirements for implementing digital signatures in your bank
Equal Credit Opportunity Act Regulation B	<p>Equal Credit Opportunity Act - Regulation B teaches students to evaluate an applicant's creditworthiness within the boundaries of the Act. This course begins by describing the purpose and coverage of the ECOA, and then reviews what a bank and its employees must do when taking and processing loan applications, including acceptable factors. This course explains the prohibited bases for evaluating an application and required notifications. This course concludes with a discussion of other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences of noncompliance.</p>
Expedited Funds Availability Act Regulation CC	<p>Expedited Funds Availability Act (Regulation CC) introduces the key components of the Act. This course explores the availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended. This course also explains some of the basic requirements created by the Federal Reserve Board as part of EFAA for paying and returning checks.</p>
Extending Credit to Bank Insiders (Regulation O)	<p>Extending Credit to Bank Insiders – Regulation O defines the term bank “insider.” This course teaches the lending restrictions applied to bank insiders under Regulation O.</p>
Fair Credit Reporting Act (FCRA)	<p>Fair Credit Reporting Act (FCRA) describes this federal law that addresses the rights and obligations of four groups</p> <ul style="list-style-type: none"> • Consumer reporting agencies • Users of consumer information • Furnishers of consumer information • Consumers <p>This course defines the key terms used in the Act, including permissible purposes, and provides an overview of the FACT Act. This course promotes discussions surrounding reporting and disclosure requirements.</p>
Fair Debt Collection Practices Act	<p><i>Fair Debt Collection Practices Act</i> explains the purpose of the FDCPA. This course lists examples of prohibited debt collection practices. It also explains the protections for consumers and requirements on creditors under the Telephone Consumer Protection Act. This course covers what verbal and nonverbal actions the debt collector is permitted and not permitted to take. This course also explains the recourse debtors have against a debt collector for violating the law.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the purpose of the FDCPA and the types of debts covered • Recognize the debt collection practices prohibited by the FDCPA • Describe the purpose of the Telephone Consumer Protection Act as it pertains to debt collection • Explore unfair debt collection practices

Fair Housing Act	Fair Housing Act introduces the history, purpose and coverage of the Fair Housing Act (FHA). This course explores the FHA prohibited bases of discrimination, the requirements of the Equal Housing Lender Lobby Poster, and the Fair Housing logo. This course also defines FHA terminology and recordkeeping requirements.
Fair Lending	Fair Lending introduces the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. This course describes the relationship between unfair treatment and illegal discrimination, as well as the essential points of the five federal fair lending laws and the Joint Policy Statement on Discrimination in Lending. Throughout the course, there is an opportunity to practice standard client interaction scenarios that help ensure compliance with fair lending laws.
FDIC Insurance Coverage	FDIC Deposit Insurance Coverage provides an overview of Federal Deposit Insurance Corporation (FDIC) insurance coverage of accounts. This course promotes discussions surrounding Individual and joint account ownership types and aggregation of accounts as they relate to insurance coverage. This course explores examples of insurance coverage calculations using individual and joint ownership categories. This course was updated to reflect the changes made in May, 2009, to deposit accounts at FDIC-insured institutions.
Financial Elder Abuse	<p><i>Elder Financial Abuse</i> points out the signs and symptoms of elder abuse and how to act on behalf of an elderly person who is being abused. This course teaches frontline employees how to protect a senior's self-esteem as well as of his or her means of subsistence when employees suspect that an elderly person is being harmed financially.</p> <p>Learning Objectives</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify financial abuse • Describe why seniors are vulnerable to financial abuse • Examine the laws pertaining to elder financial abuse • Identify the role banks play in recognizing the signs of elder financial abuse
Flood Disaster Protection Act	Flood Disaster Protection Act provides an overview of the requirements for processing transactions covered by this Act. This course explains the coverage requirements and exemptions, and the disclosures required in these transactions.
Good Faith Estimate and HUD-1	<p>This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the Good Faith Estimate (GFE) and when it must be used • Describe the HUD-1 and when it is required
Home Mortgage Disclosure Act	Home Mortgage Disclosure Act introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Home Mortgage Disclosure Act (HMDA). This course explores the types of loans covered by HMDA, the information that is required for reporting on the Loan Application Register, and the role of supervisory agencies and management in ensuring that the data is reported as outlined in HMDA.
HMDA: Preparing for 2018	<p>Explains how the new HMDA Rule changes will affect your institution's data collection and reporting efforts. Identifies unchanged, modified and new data points and emphasizes the need to verify the bank's obligations for timely recording and understand the proper reporting process to ensure compliance with the regulation.</p> <p>Note: Focuses on the changes effective in 2018 and will be updated with 2019 and 2020 changes in the future.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the purpose of HMDA and the implementation dates of the 2015 HMDA Rule changes • Describe the institutional and transaction coverage changes • Explain the modified and new data points required on the Loan Application Register (LAR) • Explain financial institutions' data recording, reporting and disclosure responsibilities and enforcement

Home Owners Protection Act	<p>This course explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe when PMI is required and when it must be cancelled • Explain borrower and servicer initiated requests for PMI cancellation and exceptions • Describe lender disclosure and notice requirements for borrower rights to cancel and terminate PMI • Explain the difference between Borrower paid mortgage insurance (BPMI) and Lender paid mortgage insurance (LPMI)
Information Security and Red Flags	<p>Information Security and Red Flags covers the purpose of information security laws that apply to all banks' protection of customer information. This course contains an overview of both information security "best practices" and information on the Red Flag rules. This course explains that these Red Flag rules require financial institutions and creditors to have policies and procedures for detecting red flags that indicate possible identity theft in new and existing accounts. This course also teaches that information security laws apply to all banks, each bank creates its own policies and procedures and the general security guidelines for electronic and physical measures. This course also covers additional rules finalized under the FCRA, including requirements to reconcile addresses.</p>
Military Lending Act	<p>Military Lending Act covers the U.S. Department of Defense (DoD) Military Lending Act (MLA). It explains how the regulation imposes strict requirements on covered loans made to military personnel and their families. Also discussed is the expanded coverage of the MLA, its numerous restrictions and requirements, determination of military status, and the penalties for noncompliance.</p> <p>The learning objectives for Military Lending Act are as follows:</p> <ul style="list-style-type: none"> • Explain the background and purpose of the MLA rule • Define key terminology in the MLA rule • Identify a covered borrower • Explain prohibited terms in covered loans made to military personnel and their spouses and dependents • Identify the disclosures covered borrowers must receive under the MLA • Identify the penalties for non-compliance
Mortgage Servicing: ARM Notices	<p>Provides an explanation of when Initial Variable Rate Notices, Initial Rate Reset Notices, and Subsequent Rate Reset Notices are required, what information should be included, and any timing exceptions. Covers transactions that either do not require the disclosures or have additional disclosure requirements specific to the particular transaction structure.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify when the following notices are required and the basic content requirements of each: <ul style="list-style-type: none"> ○ Initial Variable Rate Notice ○ Initial Rate Reset Notice ○ Subsequent Rate Reset Notice
Mortgage Servicing: Early Intervention and Continuity of Contact	<p>Provides an understanding of the delinquency and live contact requirements of early intervention and the timing of a Delinquency Notice and information that must be included, as well as the continuity of contact requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the components of early intervention, including live contact and Delinquency Notice requirements • Describe continuity of contact requirements
Mortgage Servicing: Error Resolution	<p>Covers the types of errors covered and which errors are not covered, servicer requirements after receiving a notice of error, multiple or additional errors, and requirements for providing information from a borrower and to a borrower. Explores alternative compliance situations and additional servicer response requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify loans and errors that are covered under the error resolution requirements • Describe information that must be included in the notice of error and address requirements for submitting the notice • Explain servicer requirements after receiving a notice of error

Mortgage Servicing: Escrow Accounts	<p>Provides an explanation of the escrow account including establishment, analysis and maintenance of the escrow account. Explains the escrow rules for HPMLs and rules pertaining to flood insurance premiums, including transactions and creditors that are exempt from these requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify the requirements for the establishment and maintenance of escrow accounts • Discuss the unique requirements for escrow accounts as they pertain to high-priced mortgage loans (HPMLs) and flood insurance premiums
Mortgage Servicing: Force-Placed Insurance	<p>Covers specific requirements for when servicers can purchase force-placed insurance, what guidance exists for fees, how servicers seek repayment of advanced premiums, and how servicers handle loans with force-placed insurance in foreclosure and the cancellation of force-placed insurance when it is no longer needed.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify to which loans the Servicing Rules force-placed insurance requirements apply and what insurance types constitute forced-placed insurance • Describe how the Servicing Rules address FDCPA liability pertaining to debt collection • Explain the Servicing Rules' notice requirements for force-placed insurance • Describe the Servicing Rules requirements that pertain to handling force-placed insurance transactions
Mortgage Servicing: Loan Origination and Servicing Transfers	<p>Covers the disclosure statements and other servicing transfer requirements. Explains why servicers should review their own practices and ability of counterparties to adhere to servicing transfer guidance and regulations. Describes the conditions and processes related to the evaluation of loss mitigation during the transfer of servicing.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify servicing-related requirements and exceptions for federally related mortgage loans • Describe procedures during transfer of loan servicing and requirements for servicing transfer notices • Explain how to handle payments received during transfer of servicing • Identify responsibilities for loss mitigation, notices of error and force-placement of insurance • Describe procedures for continuity of contact and early intervention
Mortgage Servicing: Loss Mitigation	<p>Covers the conditions for a loss mitigation application receipt and obligations of forbearance and repayment plans, and the requirements for providing a notice of complete application and denial circumstances. Identifies how a determination notice is used for a loss mitigation offer, conditions for acceptance or rejection, and conditional non-home options.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify when loss mitigation rules apply • Describe how a loss mitigation application is reviewed • Explain requirements when evaluating loss mitigation applications and loss mitigation offers • Describe the timing and content of a determination notice for loss mitigation applications and loss mitigation offers • Explain the servicer's obligation for loan modifications and appeals
Mortgage Servicing: Overview	<p>Provides an overview of the key changes in the new requirements of the topics related to Servicing Rules for the general loan servicing, special protections for loans in delinquency, and general servicer policies, procedures, and requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Discuss modified requirements for several general loan servicing activities • Explain procedural rights and protections for financially distressed borrowers seeking a loan workout or other type of assistance with their mortgage loan • Explain how the Bureau's goals, interpretive ruling and new borrower rights impact the design and execution of compliant servicer policies, procedures, and requirements, as well as and enforcement
Mortgage Servicing: Payment Crediting and Periodic Statements	<p>Provides an understanding of payment posting requirements, rules related to handling partial and conforming payments, and payoff statement requirements. Describes information the periodic statement must contain related to payments, fees, transactions, contact information for the servicer and housing counselors, and statement timing, form, and content requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the requirements for prompt crediting of payments, partial payments, and payoff requests • Describe periodic statement requirements for special circumstances • Describe the content of a periodic statement • Explain when periodic statements are required and the coupon b

OFAC – Office of Foreign Control	<p><i>Office of Foreign Assets Control (OFAC)</i> provides key information relative to OFAC laws and regulations that are part of bank employees' daily responsibilities. This course explains the overall purpose and background of OFAC. It provides the purpose and use of the sanctions lists, as well as the general guidelines for handling matched names and blocked funds</p>
Privacy for Customer Contact Personnel	<p><i>Privacy for Customer Contact Personnel</i> explores the everyday privacy issues that customer contact staff are faced with on a regular basis. It covers the existing Right to Financial Privacy Act as well as Regulation P, the newest consumer privacy guidelines resulting from the passage of the Gramm-Leach-Bliley Act. Students will learn the terminology used to discuss the privacy issue, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.</p>
Real Estate Settlement Procedures Act	<p>In <i>Real Estate Settlement Procedures Act (RESPA)</i> students will learn how to identify activities, disclosures, and specific job responsibilities that are required by the Real Estate Settlement Procedures Act (RESPA), one of the many consumer protection laws that govern financial institutions and mortgage lenders. After an overview of the history of the law, its purpose, and the extent of its coverage, the course identifies the RESPA disclosures required at different stages of the home buying process and the importance of each to the customer/borrower.</p> <p>The course also identifies activities specifically prohibited under RESPA and discusses the legal requirements concerning escrow accounts. After completing this course, students will be able to protect themselves, their financial services institution, and, most importantly, the consumers they assist in the home buying process.</p>
Recognizing and Preventing UDAAP	<p><i>Recognizing and Preventing UDAAP</i> introduces ways to identify and prevent acts or practices that materially increase the risk of consumers being treated in an unfair, deceptive, or abusive manner. This course explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred or is likely to occur given a specific set of circumstances. This course stresses the importance of being able to recognize the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and be able to proactively help your bank avoid UDAAP claims.</p> <p>Please NOTE: This course uses the term “UDAAP” (instead of UDAP) throughout the course in order to proactively address the new “abusive” standard under the CFPB’s Title X. Most bank regulators, however, are still examining banks under the old UDAP provisions of Section 5 of the FTC Act—the primary federal law that prohibits unfair or deceptive acts or practices and unfair methods of competition affecting commerce.</p>
Reg E Consumer Liability	<p>Describes the different notification requirements when an unauthorized EFT does or does not involve an access device. Explores the extent of the customer’s liability depending on when the bank is notified of the error, and how to recognize and differentiate between an unauthorized transactions as opposed to one that is authorized and not eligible for Regulation E error resolution protections.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe an unauthorized transaction • Explain a consumer’s responsibility when reporting an unauthorized transaction
Reg E Consumer Remittances	<p>Provides the background and purpose of the rule and the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. Describes the disclosure requirements and the cancellation and error resolution procedures under this rule.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the background behind the remittance rule • Determine the coverage in the remittance rule • Describe the disclosure requirements under the remittance rule • Explain the protections afforded to consumers under the remittance rule
Reg E Disclosure Requirements	<p>Describes the disclosures required by Regulation E that let consumers know their rights and responsibilities and about electronic fund transactions they made or have agreed to make. Describes the disclosures that explain what happens when there is a problem with an electronic funds transfer and what reporting obligations consumers have in order to avoid liability. Discusses periodic statement disclosures and those mandated at ATMs. Covers the rules a bank must follow if it decides to provide disclosures in electronic format.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the following Regulation E required disclosures:

	<ul style="list-style-type: none"> ○ Initial Disclosure ○ Change in Terms Disclosure ○ Terminal Receipts ○ Periodic Statements ○ Debit Fee Notice ○ Error Resolution Notice
Reg E Error Resolution Requirements	<p>Describes the procedures financial institutions must follow after receiving notice from a consumer of an error for an EFT. Covers the time limits for investigations, provisional credit, and notice requirements when a bank determines whether or not an error occurred.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> ● Clarify what is or is not an error for Regulation E purposes ● Explain the error resolution timing requirements for the bank ● Describe the notification requirements once the investigation is complete
Reg E Gift Cards	<p>Describes the amendments to Regulation E made to implement the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Explores the protections for consumers that purchase or use gift cards, and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on the card or with the card.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> ● Identify the types of gift cards that are and are not covered under Regulation E ● Describe the disclosure requirements for gift cards ● Explain the provisions for card fees and expiration dates ● Describe the disclosure requirements for loyalty, reward, or promotional cards
Reg E Overdrafts	<p>Describes the debit cards overdraft rule under Regulation E and what consumer deposit and payroll card accounts are covered as well as the accounts not covered. Explains how the rule prohibits imposing any fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the fee and consented or opted-in.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> ● Describe the debit cards overdraft rule under Regulation E ● Identify what is and what is not covered ● Explain the opt-in requirements for certain debit card overdrafts under Regulation E
Reg E Overview	<p>Explores the types of transactions and services covered under Regulation E, the disclosures required, and the error and liability provisions. Explains the importance of acting promptly when notified by a customer of a potential error or unauthorized transaction.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> ● Describe background and purpose of Regulation E—what is covered and what is not ● Explain the requirements and protections related to access devices ● Describe the information disclosures Regulation E requires banks and other card issuers to provide to their customers ● Explain the comprehensive Regulation E error resolution process ● Describe the other Regulation E protections for customers
Reg E Payroll Cards	<p>Describes how Regulation E applies to a payroll card “account” just as it applies to other types of traditional deposit accounts, such as checking and savings accounts. Explains the exceptions, including those that apply to periodic statements and error resolution.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> ● Describe an overview of the Regulation E requirements for payroll cards ● Explain the issuance and restrictions associated with Regulation E for payroll cards ● Describe the specific Regulation E requirements associated with payroll cards

<p>Reg E Preauthorized Transfers</p>	<p>Explains the requirements to authorize a preauthorized electronic fund transfer from a consumer's account. Describes compulsory use and the stop payment of a preauthorized electronic fund transfer, including notification to the bank orally or in writing.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Define a preauthorized transfer • Clarify the stop payment rules applicable to preauthorized transfers from an account • Explain the disclosure requirements for preauthorized transfers
<p>Reserve Requirements of Depository Institutions (Regulation D)</p>	<p>Reserve Requirements (Regulation D) of Depository Institutions focuses on the Regulation D responsibilities of Call Center Representatives, Customer Service Representatives, and Tellers. It lists the Money Market deposit accounts and savings accounts and their restrictions on the type and number of transactions allowed per month, including the May 20th, 2009 changes. This course also explains the Regulation D requirement for financial institutions to follow when clients conduct excessive withdrawals or transfers of funds.</p>
<p>Robbery and Bank Security</p>	<p><i>Robbery and Bank Security</i> provides the tools needed to handle the most common security situations — an essential part of every bank employee's job. In the course, students will learn the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threat, active shooter incidents, and fire. Students are presented with some typical behaviors of con artists and given guidelines to follow if they suspect a potential con artist or financial scam. It also reviews daily bank security routines to ensure their own physical safety, as well as the safety of coworkers and customers. This course concludes with a discussion about the personal responsibility of employees to practice ethical behavior.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Demonstrate appropriate behavior before, during, and after a robbery • Respond to bomb and kidnapping threats, active shooter incidents, and fire in a safe manner • Recognize potential con artist behavior • Demonstrate safe daily routines • Practice ethical behavior
<p>S.A.F.E Act – Secure and Fair Enforcement for Mortgage Licensing Act</p>	<p>The S.A.F.E. Act - Secure and Fair Enforcement for Mortgage Licensing Act explains the purpose of the S.A.F.E. Act and the core elements of the "mortgage loan originator" position. The student will acquire a working knowledge of what activities define a mortgage loan originator, the registration requirements, and the use of the MLO unique identifier.</p> <p><i>NOTE: This course is written specifically for the purpose of training front-line Mortgage Loan Originators (MLOs) who are employed by financial institutions covered by the provisions of the S.A.F.E. Act. It does not cover the specific requirements for MLOs who must be state licensed and registered.</i></p> <p>Bank compliance managers or those administering the MLO registration process will need additional details not covered in this course. In addition, the course does not discuss the de minimis exception on the assumption that employees of those banks whose mortgage activities are too small to be subject to the S.A.F.E. Act, will not view this course.</p>
<p>Servicemembers Civil Relief Act</p>	<p>Covers specific SCRA requirements for banks such as interest rate relief and foreclosure protections offered to military personnel. Explains the rights of the borrower under these laws, and the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the background and purpose of the SCRA • Describe the rights of a borrower under the SCRA • Describe how the Fair Credit Reporting Act (FCRA) fits with the Servicemembers Civil Relief Act
<p>Sexual and Workplace Harassment</p>	<p>Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe what situations constitute workplace harassment • Describe guidelines to use to report incidents of harassment

Sexual and Workplace Harassment for Managers	<p>Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment. After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe what situations constitute workplace harassment • Describe guidelines to use to report incidents of harassment • Describe the role of managers in preventing conduct that could be viewed as sexual harassment • Examine the guidelines commonly used when a sexual harassment or workplace harassment claim is made
The Consumer Remittance Rule	<p><i>Consumer Remittance Rule</i> provides the background and purpose of the rule. It covers the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. This course also describes the disclosure requirements and the cancellation and error resolution procedures under this rule.</p>
Social Media – Managing the Risks	<p>Explains the risks and regulatory concerns in social media including how banking laws and regulations apply. Provides guidelines for bank employees' use of personal social media and includes examples of inappropriate use. Highlights key considerations when developing a program to identify, monitor and control social media risk including managing social media customer complaints.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Identify the opportunities and challenges that banks face using social media • Explain the risks and regulatory challenges in social media • Discuss the risks and handling complaints received through social media • Describe how to manage personal use of social media
Telephone Consumer Protection Act (TCPA)	<p>Describes the technology included in an auto-dialer and types of prohibited phone calls. Teaches the FCC interpretation of prior express consent and exceptions to the Telephone Consumer Protection's (TCPA) prior consent requirements and disclosures. Identifies requirements of the National Do Not Call Registry and distinctions between the TSR and the TCPA.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the TCPA's coverage, rules, and exemptions • Describe the TCPA's consent requirements and their application to calls, ported and reassigned numbers, texts, and faxes • Describe the requirements of the Do Not Call Registry and the differences between the Telemarketing Sales Rule (TSR) and the TCPA
TILA-RESPA Integrated Disclosures	<p>This course explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules. This course provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. This course emphasizes factors to comply with TRID rules regarding restrictions on fees, misaligned mortgage rules, and timing requirements.</p> <p>After completing this course, students will be able to:</p> <ul style="list-style-type: none"> • Describe the purpose of the new TILA-RESPA Integrated Disclosure rules and identify the types of transactions that are covered under the TRID rules and which are not covered • Explain the timing requirements for providing the Loan Estimate (LE) and when a revised LE is required and when it is allowed • Recognize the tolerance variations for three categories of fees • Explain the timing requirements for providing the Closing Disclosure (CD) and when a revised CD is required and when it is allowed • Identify important considerations for complying with TRID rules
Truth in Lending Regulation Z	<p>Reg Z Overview explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. It also explains key terms used in Reg Z and helps the student recognize types of finance charges and items excluded from finance charges.</p> <p>Reg Z Adjustable Rate Mortgages covers the features, benefits, advantages and disadvantages of adjustable rate mortgage loans. Regulation Z disclosure requirements for ARMs are discussed.</p> <p>Reg Z Advertising defines the meaning of "advertisement" under Regulation Z, the meaning of "triggering terms" and discusses the types of disclosures required in various types of loan advertising, including credit cards, mortgages and private higher education loans.</p> <p>Reg Z Credit Cards discusses how the CARD Act enhances the provisions of the Truth in Lending Act and</p>

	<p>Regulation Z to protect consumers against unfair credit card practices. The course includes the key provisions of the CARD Act regarding how the CARD Act protects consumers from unexpected interest charges; requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.</p> <p>Reg Z Private Higher Education Loans discusses the amendments to Reg Z that apply to any closed-end, non-home secured loan extended expressly, in whole or in part, to be used for post-secondary educational expenses. It discusses the disclosure requirements for such loans and the applicability of the right to cancel.</p> <p>Reg Z HOEPA (Sect. 32) Loans and Higher-Priced Mortgage Loans describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. The course explains the underwriting standards, timing and disclosure requirements, escrow, and servicing requirements. It also explains the penalties for violations of these sections of Regulation Z.</p> <p>Reg Z HELOCs (Open-End Credit) explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms and periodic statements.</p> <p>Reg Z Installment and Home Equity Loans (Closed-End Credit) describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both.</p> <p>Reg Z Mortgages (Closed-End Credit) discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the new Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation.</p> <p>Reg Z Non Home Secured (Open-End Credit) discusses types of open-end non-home secured lines of credit other than credit cards. The course reviews disclosure requirements, periodic statement requirements, change in terms notices, payment processing rules, and liability for non-compliance.</p> <p>Reg Z Reverse Mortgages defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements.</p> <p>Reg Z Right of Rescission explains the reasons for the right of rescission, disclosures required, how to calculate the rescission period and how to answer consumer questions concerning this right. New rules on a consumer's right to cancel a private education loan are also included.</p>
<p>Truth in Savings Act Regulation DD</p>	<p>Truth in Savings Act provides consistency in the way rates and disclosures are provided to clients. This course explains how rate information must be shared with clients, including verbal rate quotes and marketing efforts, and certain trigger terms used in advertising. It identifies what disclosures are required and when those disclosures must be given to clients opening deposit account products. This course also explains when periodic statements should be provided to the consumer and what policies must be in place related to overdraft services.</p>
<p>Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)</p>	<p>The Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG) focuses on denying commercial customers that operate online gambling entities access to bank accounts. The course concentrates on commercial account opening and the steps necessary to assess the risk of unlawful Internet gambling transactions being conducted through a commercial loan or deposit account. Other portions of the course outline requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations. The law is implemented through Federal Reserve Regulation GG.</p>