

BUSINESS SKILLS COURSE DESCRIPTIONS

ACCOUNTING, FINANCIAL

This Financial Accounting course is ACE recommended for college credit transfer!

The Financial Accounting course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and their characteristics. Textbook chapter topics include:

- Accounting
- Basic Financial Statements
- The Accounting Cycle: Capturing Economic Events
- The Accounting Cycle: Accruals and Deferrals
- The Accounting Cycle: Reporting Financial Results
- Merchandising Activities
- Financial Assets
- Inventories and the Cost of Goods Sold

ACCOUNTING, GENERAL (ABA)

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

- Describe the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts and posting debits and credits
- Post to the general journal and general ledger, and prepare adjusting entries
- List the steps in the accounting cycle; prepare a post-closing trial balance and interim statements and the statement of owner's equity
- Prepare a classified income statement and balance sheet, compute working capital and current ratio and journalize closing entries for a business
- Identify and perform functions relative to bank accounts and cash funds

ACCOUNTING, GENERAL (CFT)

This Accounting Course is ACE recommended for college credit transfer!

The Accounting course teaches students the information needed to create financial statements, including trial balances, t-accounts, balance sheets, and various other accounts and their respective functions. Emphasis is placed on the conceptual framework involved in the classification and summarization of financial data. Valuation of assets and liabilities and recognition of revenue and expenses under the accrual basis are emphasized. Please note: Students should expect 6-8 hours of homework each week. Textbook Chapters include:

- Accounting: The Language of Business
- Analyzing Business Transactions
- Analyzing Business Transactions using T Accounts
- The General Journal and the General Ledger
- Adjustments and the Worksheet
- Closing Entries and the Post closing Trial Balance
- Accounting for Sales and Accounts Receivable
- Accounting for Purchases and Accounts Payable
- Cash Receipts, Cash Payments, and Banking Procedures
- Payroll Computations, Records, and Payment
- Payroll Taxes, Deposits and Reports
- Accruals, Deferrals, and the Worksheet
- Financial Statements and Closing Procedures

ABA ANALYZING BANK PERFORMANCE

This course provides participants with all of the tools needed to analyze their bank's financial performance. It is a rigorous class designed for junior-level bank officers up through CEOs who need the analytical tools to evaluate their banks' performance. Participants will use their own bank as a case study.

BANK SECURITY

Designed for customer contact personnel, this short course should help you prevent security problems from arising by developing good security habits.

The course develops your ability to detect security threats and to handle them in a way that contributes to personal safety and minimizes the loss of depositor funds. After successfully completing this class you should be able to:

- explain the concepts of bank security, security goals, and responsibilities of bankers relative to security
- demonstrate improved customer relations techniques that enable you to provide increased security
- identify the security needs of customers in order to provide them with security tips

- outline rules and procedures for safeguarding cash and other valuables
- identify real and counterfeit currency, check cashing swindles, and bank fraud scenarios
- explain security policies and procedures relative to embezzlement, kidnapping/extortion threats, and robberies

BANK SOLUTIONS PROVIDER CERTIFICATE

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

Required Courses

You must complete the following courses to earn your certificate:

- Banking Basics Suite
 - Introduction to Banking
 - Banks and the Economy
 - Banks as a Business
 - Bank Payment Systems and Technology
 - Banks and the Deposit Function
 - Lending as a Cornerstone of Banking
 - Banks and Personal Wealth Management
 - Business and International Banking Services
 - Bank Marketing: Building Customer Relationships
 - Bank Sales and Service: Expanding Customer Relationships
 - Safeguarding the Customer and the Bank
 - Safeguarding Bank Assets and the Nation
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite
 - Consumer Credit Basics
 - Consumer Loan Processes
- Fundamentals of Small Business Banking Suite
 - Small Business Basics
 - Small Business Operating and Life Cycles
- Understanding Bank Products

The estimated time to complete this certificate is approximately 6.5 hours. Students have access to the curriculum for 1 year from date of purchase.

BANK TELLER CERTIFICATE

Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and co-workers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service.

By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills.

Required Courses

You must complete the following courses to earn your certificate:

- Banking Basics Suite
 - Introduction to Banking
 - Banks and the Economy
 - Banks as a Business
 - Bank Payment Systems and Technology
 - Banks and the Deposit Function
 - Lending as a Cornerstone of Banking
 - Banks and Personal Wealth Management
 - Business and International Banking Services
 - Bank Marketing: Building Customer Relationships
 - Bank Sales and Service: Expanding Customer Relationships
 - Safeguarding the Customer and the Bank
 - Safeguarding Bank Assets and the Nation
- Communication Basics Suite
 - Communicating Effectively
 - Becoming a Better Listener
 - The Importance of Body Language
- Dealing Effectively with Co-Workers
- Effective Referrals Suite

- The Referral Process
- Making Referrals
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Online Communication Suite
 - Social Media Etiquette
 - Effective Social Media Communication
- Teller Basics Suite
 - The Changing Role of the Teller
 - Handling Checks
 - Processing Transactions
 - Cash Handling
 - Providing Quality Customer Service
 - Robbery and Bank Security
- Verbal Communication Suite
 - Greetings and Introductions
 - Effective Conversations
 - Handling Customer Concerns
- Written Communication Suite
 - Writing for Your Audience
 - Clarity in Writing
 - Effective Email Communications

The estimated time to complete this certificate is approximately 13 hours. Students have access to the curriculum for 1 year from date of purchase.

BANKING BASICS SUITE

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

Bank Marketing: Building Customer Relationships

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

After successfully completing the course, you will be able to:

- Explain how marketing helps to build customer relationships
- Describe the components of a market-driven strategy
- Outline the components of effective product development
- Explain the laws governing marketing by phone, fax, email, the Internet, and mobile devices

Bank Payment Systems and Technology

Guides you through bank payment systems. Take a deep dive into the check payment process. Explore innovations enabled by electronic banking and the electronic funds transfer system.

After successfully completing the course, you will be able to:

- Describe the use of cash in payments and its care and distribution
- Explain the check payment process and the various types of bank checks
- Outline developments in electronic processing and payment transfers
- Identify banking laws and regulations related to payment processes and electronic funds transfer

Bank Sales and Service: Expanding Customer Relationships

Guides you through strategies for earning customer loyalty. Create and maintain strong bank customer and partner relationships. Meet customers' expectations by understanding their needs and decision processes. Be better prepared to offer value-add products and services.

After successfully completing the course, you will be able to:

- Describe the customer purchasing and decision process
- Understand what customers expect from bankers
- Match products and services to meet customer needs

Banks as a Business

Guides you through the business of banking. Master the essentials of bank organizational structures and bank financial management, including bank assets, liabilities, income, and expenses. Learn how banks meet their financial goals.

After successfully completing the course, you will be able to:

- Describe a bank's organizational structure
- Explain how banks manage assets and liabilities to achieve objectives
- Identify primary sources of bank income and expenses
- Describe how banks maximize loan and investment returns and fee income

- Examine typical performance measures in banking and how they are used in budgeting to achieve bank objectives.

Banks and the Deposit Function

Guides you through a primary function of banks - the deposit function. Learn the various deposit account types and deposit-related services. Understand the processes for servicing consumer and business deposit accounts. Identify key regulations that govern deposit products and services.

After successfully completing the course, you will be able to:

- Explain how the Federal Reserve determines and applies monetary policy in the economy
- Describe the types of account ownership
- List the requirements for opening deposit accounts
- Understand electronic banking for consumers and businesses
- Describe federal deposit insurance coverage

Banks and the Economy

Guides you through the role of banks in the U.S. economy and the environment in which banks operate and compete. Discover who the various bank regulatory agencies are and the key banking laws and regulations you need to know. Explore future industry trends.

After successfully completing the course, you will be able to:

- Describe major bank competitors
- Identify bank regulators and major banking laws and regulations
- Discuss the evolution of the U.S. banking system and its role in the U.S. economy
- Describe the Federal Reserve monetary policy in the economy
- Identify future trends in banking

Banks and Personal Wealth Management

Guides you through managing customers' personal financial assets. See the active role banks play in their communities by growing assets. Explore the services banks may offer for financial planning and wealth management. Discover trust and investment products and services that meet many financial needs.

After successfully completing the course, you will be able to:

- Explain financial planning tools and process
- Describe insurance and investment products that banks offer
- Define retirement planning considerations and products
- Explain the laws, regulations, and expectations for banks and bankers engaged in providing investment, insurance, and trust services

Business and International Banking Services

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

After successfully completing the course, you will be able to:

- Explain cash management services for businesses
- Describe products banks offer to businesses
- Outline bank trust services available to businesses
- Define international banking services that foster foreign trade

Introduction to Banking

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

After successfully completing the course, you will be able to:

- Identify the role of bank employees
- Discover how banks serve their customer needs
- Understand the role of banks in their communities

Lending as a Cornerstone of Banking

Guides you through consumer and business loan products and services. Get insight into lending processes. Identify key laws and regulations that govern the lending process.

After successfully completing the course, you will be able to:

- Identify sources of credit for consumers and businesses
- Describe lending products and services for bank customers
- List the steps in the lending process
- Understand how the bank board of directors governs loan policy

Safeguarding Bank Assets and the Nation

Guides you through the role of banks and bank personnel in safeguarding assets, preventing crime, and protecting the nation's financial system. Explore the importance of employee screening, vendor management, and cybersecurity management. Understand responsibilities for helping prevent terrorist financing and money laundering.

After successfully completing the course, you will be able to:

- Describe the responsibilities of bank personnel in safeguarding bank assets and preventing crime
- Explain the important role of banks as stewards and protectors of the nation's financial system
- Outline the laws and regulations that pertain to safeguarding customer information and protecting bank assets

Safeguarding the Customer and the Bank

Guides you through safeguarding customers' financial and personal information and helping prevent fraud and financial harm. Explore bank information security programs and practices. Discover customer communication requirements around protective practices. Learn what banks must demonstrate to regulators regarding information security and privacy.

After successfully completing the course, you will be able to:

- Describe the methods by which banks secure customer information
- Explain how banks identify customers
- Outline the types of fraud perpetrated against bank customers and how fraud can be prevented
- Describe the laws and regulations that pertain to safeguarding customer information and protecting bank assets

ABA BANKING FUNDAMENTALS

Develop a New Generation of Bankers

In today's banking industry, choosing and developing your new talent matters. Providing effective onboarding and ongoing professional development is increasingly important to your employees' performance and ultimately, your bank's bottom line.

Enter **Banking Fundamentals**—an online suite of learning communities that teach the principles of banking in a convenient, virtual format. Designed to educate, develop and engage new employees in a connected, collaborative, social and online environment, with the coaching and guidance of experts.

Banking Fundamentals At-a-Glance:

- Featuring industry-leading content and skilled banking instructors, so learners gain an understanding of the context of their role.
- A suite of three, innovative learning experiences that explore the complex principles of banking through peer collaboration, in-depth discussions, real-world assignments and engaging multi-media resources.
- Continuous engagement and collaboration, with access anytime, anywhere, from the comfort of their own computer or device. Each course takes roughly five weeks to complete at a pace of one to two hours per week.

Featured Courses:

The Banking Industry: An essential introduction to banking, informs, prepares, inspires and motivates new bankers as they embark on their new careers.

Bank Lines of Business: A comprehensive review of banking products and services develops an understanding of how banks continually innovate to serve customers' needs.

Building Customer Relationships: Provides strategies for creating and maintaining strong bank customer and partner relationships, building critical relationship management skills that are essential to successful banking careers

Why make Banking Fundamentals a central component of your bank's onboarding and professional development process?

- **The ABA Advantage** – content you can trust
- **Short, Effective Learning Units** – high impact and high engagement
- **Dynamic Learning Communities** – collaborative learning
- **Intuitive Interface** – designed for today's learning best practices
- **Convenience and Flexibility** – flexible and online.

The new bankers entering your workforce value professional development. Investing in Banking Fundamentals will set them up for a productive and successful career in your institution.

BANKING TODAY

Designed for any entry to mid-level bankers.

This class is an introduction to the way banks operate. It will help you understand the important role banks play in the U.S. Economy, and how they function as a business. Several diagrams and charts lend helpful clarity to important banking concepts. After successfully completing this class, you should be able to:

- Identify the major customer segments served by banks and their primary needs
- Describe the major products and services offered by banks
- Discuss how banks make money and the factors that influence bank profitability
- Describe the primary regulations and governmental agencies affecting banks
- Discuss some of the major changes occurring in the financial services industry
- Understand the source of today's competitive pressures in financial services
- Describe the organizational structures of banks and learn the importance your position makes to the overall success of the bank

BASIC ADMINISTRATIVE DUTIES OF A TRUSTEE

Those employees who have recently joined the trust department in support positions, non-trust personnel within the bank who work with trust officers and trust clients, as well as employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

After successfully completing this program, you will be able to:

- Discuss a trustee's standard of performance
- Explain the basic principles of administration
- Analyze administrative duties directed internally by a trust
- Describe external factors associated with the administration of a trust
- Define the purpose of state trust statutes
- Describe an agency relationship
- Explain the forms of agencies and their features
- Explain the attributes of using a trust department as an investment manager
- Define incapacitation
- Distinguish the types of guardians and guardianships
- List the duties of an estate guardian
- Describe the newer forms of guardianships
- Compare healthcare and property directives
- Explain what a will is and contrast the differences between dying testate and dying intestate
- Describe who can establish a will, what testamentary capacity is, and how a will can be contested
- Determine how a will can be changed
- Define probate
- List the steps and timetable involved in the administration and settlement of an estate
- Define and use the terms that appear in bold in the text

BRANCH MANAGER BOOTCAMP

Branch Manager Bootcamp: The Evolving Role of the Branch Manager is a four-day series that will focus on the next generation manager who will be leading the transition to customer relationship management, and to managing an active advisory environment for the customer to achieve financial goals. The next gen manager will be leading this vital transformation.

Session 1 - **Managing a Successful Branch**, focuses on the foundation skills of a Branch Manager. Managers learn the key elements of managing a successful branch - selecting the team, staffing and scheduling, procedures, and building the team.

Session 2 - **Leading Service Excellence**, focuses on "The Manager's Role in Building and Leading an Effective Service and Sales Organization." Managers will learn to plan and direct the team toward an effective business development effort.

Session 3 - **Business Development**, focuses on the relationship building process to identify how to gain the trust of your customer, gain a larger share of wallet, and present solutions that solve your customers' needs.

Session 4 - **Maintaining Superior Team Performance**, focuses on maintaining superior performance. Managers learn to evaluate individual performance, build performance standards that blend with the bank's mission and vision. We will explore how to keep a team motivated and focused on achieving organizational goals.

BRANCH MANAGER CERTIFICATE

Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for building quality customer relationships..

By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations.

Required Courses

You must complete the following courses to earn your certificate:

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

- Coaching to Support the Sales Process Suite
 - Preparing to Coach
 - Managing Sales Performance
 - Providing Ongoing Support
- Employment Law
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite
 - Consumer Credit Basics
 - Consumer Loan Processes
- Fundamentals of Small Business Banking Suite
 - Small Business Basics
 - Small Business Operating and Life Cycles
- Leadership in Action Suite
 - Communicating Vision
 - Building Collaborative Teams
 - Empowerment
 - Managing Change
 - Authentic Leadership
- Leveraging the Benefits of a Diverse Workforce
- Making the Client Call Suite
 - Calling on Clients
 - Identifying Client Needs
 - Confirming Client Needs
- Management Essentials Suite
 - Interviewing
 - Managing Performance
 - Employee Recognition
 - Coaching
 - Effective Meetings
 - Corrective Action
- Overcoming Objections Suite
 - Handling Client Questions
 - Responding to Client Objections
 - Closing And Following Up
- Presentation Skills Suite
 - Getting Started
 - Crafting Your Message
 - Delivering Your Message
 - Presenting Virtually
- Relationship Sales Suite
 - The Relationship Sales Process
 - Consultative Selling
- Sales Planning Suite
 - Creating Sales Portfolios
 - Managing Client Portfolios
 - Planning a Call
- Servicing and Growing Small Business Relationships
- Verbal Communication Suite
 - Greetings and Introductions
 - Effective Conversations
 - Handling Customer Concerns
- Why Quality Customer Service Matters Suite
 - The Importance of Customer Service
 - Customer Service Basics
 - The Importance of Communication
 - Handling Stress
 - Handling Upset Clients
- Written Communication Suite
 - Writing for Your Audience
 - Clarity in Writing
 - Effective Email Communications

The estimated time to complete this certificate is approximately 14 hours. Students have access to the curriculum for 1 year from date of purchase.

BUSINESS MATH

This course is a comprehensive coverage of personal and business related math topics. Basic math skills are essential for survival in today's business world. Learning day-to-day application of math concepts is necessary to become successful in the financial services industry. Topics to include: understand how many ratios, payments, interest, etc. are calculated; understand how gross and net pay are calculated; understand the different types of banking accounts and how business math applies to them; calculate loan payments and interest; understand the cost of credit; calculate mortgage payments, including insurance costs; calculate life insurance premiums; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.

CALLING ON SMALL BUSINESS CUSTOMERS

This course focuses on preparing for and executing the perfect sales call.

After successfully completing this course, you will be able to:

- Explain the importance of pre-call planning in relation to successful sales calls
- Describe the essential elements of call planning
- Identify the nuances among the four types of calls
- Implement a strategy for profitable initial contacts with small business customers.

CALMING UPSET CUSTOMERS

Handling an upset customer is one of the more delicate aspects of customer service, but it is a skill that can be learned. This book offers sensible advice for managing these often tense and stressful situations while staying cool-headed and effective. The program includes calming upset customers via e-mail, as well as up-to-date research and statistics about handling customer complaints and calming customers.

CERTIFICATE IN AGILE PROJECT MANAGEMENT

17 Hours – 17 PDUs, 19 CEU

Agile project management practices have become the standard for software development projects. More recently, Agile has grown beyond software projects as more and more companies adopt Agile concepts and methodologies. Individuals who have a solid understanding of Agile have a distinct advantage in today's changing project management atmosphere. The courses included in this certificate program will provide managers the basic foundation they need to become competent Agile practitioners. The program introduces the learner to the basic methodologies, practices, and key concepts of Agile and enables the learner to explore, through case studies, many of the common challenges of working on an Agile team.

CERTIFICATE IN BANK FINANCIAL MANAGEMENT

Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises.

By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution.

Required Courses

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

Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.

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

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

- Ethical Issues for Bankers

Recommended Prerequisites

Students should have an understanding of accounting and financial markets, as well as experience in the use of electronic spreadsheets.

CERTIFICATE IN BUSINESS COMMUNICATION

25 Hours

Communicating clearly and concisely in written and oral formats is critical to your professional success. This certificate offers instruction on crafting many of the most common business communication formats: memos, reports, brochures, proposals, presentations, catalogs, and websites. Topics include formal and informal outlining techniques, using email appropriately in an organizational setting, and revising for wordiness, unnecessary phrases, redundancy, and jargon

Each of these self-paced courses offer an assortment of interactive exercises, selected readings, and self-assessments that will engage you and help you practice effective business communication.

Communicate Collaboratively

Effective Business Writing
Effective Emails, Memos and Letters
Effective Presentations
Effective Public Speaking

CERTIFICATE IN DIGITAL MARKETING

30 hours – 3 CEUs, 16 HRCIs, 10.5 PDU - \$549

Digital marketing helps organizations promote and sell products and services through online marketing methods such as social media messaging, website ads, Facebook marketing campaigns, Google Adwords, and more. It's vital to develop a marketing strategy that keeps up with the technology.

This Certificate in Digital Marketing covers the strategic issues, marketing methods and tactics, industry terminology, and best practices. Each of the nine courses in this suite offer examples, videos from industry-leading practitioners, interactive games, and review questions to ensure mastery of the material.

- Digital Marketing Strategy
- Content Marketing
- Social Media Marketing
- Marketing Automation
- Web Analytics
- Search Engine Optimization (SEO)
- Paid Search/Pay Per Click Advertising (PPC)
- Mobile Marketing
- Conversion Rate Optimization

The Digital Marketing Certificate can help both current marketing professionals, and those wishing new career in digital marketing, with the necessary knowledge and skills.

We recommend beginning with Digital Marketing Strategy first and then other courses can be taken in any order. Upon successful completion, you can download and print a Certificate of Completion.

The certificate content is aligned with the Online Marketing Certified Professional (OMCP) standards to ensure that it is comprehensive and relevant.

CERTIFICATE IN FRAUD PROTECTION

Fraud management professionals face an increased burden to detect and prevent fraud losses against customers and their institution. The ABA Certificate in Fraud Prevention fills a training gap within many institutions and helps both new and experienced financial crimes professionals establish and maintain a fraud management program with sufficient internal and external controls. It provides in-depth training on the applicable U.S. laws and regulations governing fraud and an overview of the various types of criminal behavior commonly used against banks.

The ABA Certificate in Fraud Prevention is an excellent refresher for experienced financial crimes professionals who wish to take the Certified Fraud and AML Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.

Course Titles

You must complete the following courses:

- **Introduction to Fraud Management:** An overview of fraud-related regulations, the key pillars of a fraud prevention program and what makes the program successful or unsuccessful
- **Establishing a Fraud Prevention Program:** A discussion of the components required to start a fraud prevention program, including elements of fraud reporting and what considerations to take regarding risk management
- **Types of Fraud and Prevention Strategies:** An explanation of ACH transactions and a financial institution's related responsibility, including wire fraud, card fraud, ATM fraud, mortgage fraud, as well as the associated risks and challenges
- **Operating a Fraud Prevention Program:** A description of how fraud operations are designed and maintained, including trend analysis, defect analysis, and the components of fraud response and recovery opportunities
- **Maintaining a Compliant Fraud Prevention Program:** An overview of the laws and regulations that affect fraud prevention programs, and training and education that relate to fraud strategy

The estimated time to complete these 5 courses is approximately 5 hrs and 20min.

CERTIFICATE IN HUMAN RESOURCE MANAGEMENT

An effective human resource management strategy is a valuable asset to any company, but those running small businesses often cannot justify designating a full-time HR professional to manage employee relations, compensation, policy-making, performance management, and employee appraisals.

This suite of courses will teach you the basics of managing the benefits and policies that support an effective staff. What does an employer need to know about anti-discrimination regulations? What are the key aspects of pay policies? How can employers avoid the traps of the employee selection process? In this suite of courses, you will discover the answers to these and other important questions.

Each 3 to 5-hour, self-paced course offers an assortment of interactive exercises, videos, selected readings, case studies, and self-assessments that will engage you and structure your learning about human resource management.

Compensation and Benefits

Estimated length: 3 hours .3 CEUs | 3.5 HRCIs | 3.5 SHRMs

Understanding compensation practices and policies is crucial for any business owner, HR professional, or manager. In this introductory-level course, you will consider issues surrounding the key aspects of pay policy: legal requirements, pay equity within an organization, competitive pay within the relevant industry, how and when to grant raises, and different ways payment can be structured. Earn SHRM and HRCI credit as you develop your compensation expertise.

Learning Outcomes

- Comply with relevant state and federal "wage and hour" laws
- Determine the competitive pay level for a particular position in a particular geographic location
- Discuss and administer a variety of pay structures
- Effectively confront issues of pay equity within an organization

Data and Human Resource Management

Estimated length: 3 hours .3 CEUs | 3 HRCIs

Big data and data analytics are changing how businesses run and managers do their jobs. In this course, you will explore how human resource managers use data to provide better support to the employees they manage and to contribute to the strategic practices of their organizations. You will learn about different kinds of data and analyses, and you will consider how data collection and organization may factor into problem-solving processes. We will also review issues pertaining to data collection and employee privacy and confidentiality.

Learning Outcomes

- Explain the value of big data and analytics for human resource managers
- Identify different types of data that are useful for human resource managers
- Describe various ways of analyzing data
- Perform simple data analyses and understand some basic analytic tools
- Develop a plan for collecting data
- Understand the advantages and disadvantages of certain data types and collection methods
- Distinguish between correlation and causation
- Identify some biases and errors data collection may be subject to
- Present data in clear and compelling ways
- Consider the advantages and disadvantages of different ways to store data
- Reflect on some of the threats of big data, including threats to confidentiality and privacy as well as the potential for discrimination

Employee Selection

Estimated length: 3 hours .3 CEUs | 5 (ISC)² CPEs | 3 HRCIs | 3 SHRMs

Hiring the right staff for the job can be make or break. In this introductory-level course, you will learn about the process of selecting the best candidate from a large, diverse pool of high-quality applicants. Based on D. Quinn Mills' book, *Principles of Human Resource Management*, the course discusses how to conduct an effective job interview, asking questions that elicit relevant information, and avoiding questions that might be seen as discriminatory. You will also consider how to discover more about a candidate through the use of reference checks, background checks, and testing. Earn SHRM and HRCI credit as you develop your understanding of this critical human resources element.

Learning Outcomes

- Conduct an effective job interview
- Analyze a candidate pool and identify the most qualified candidate given a job description and requirements
- Decide what additional tests—if any—should be administered to candidates for a specific job
- Deal productively and sensitively with internal candidates for a job opening

Equal Employment Opportunity

Estimated length: 3 hours .3 CEUs | 2.5 HRCIs | 2.5 SHRMs

Equal Employment Opportunity is an important concept for HR managers, employees, and job applicants to understand. In this introductory-level course, you will learn about many of the major employment laws, Equal Opportunity issues, and the anti-discriminatory regulations employers must be aware of in hiring, promoting, and firing employees. Earn SHRM and HRCI credit while learning about this important topic in human resources management.

Learning Outcomes

- Explain the major employment and anti-discrimination laws
- Understand the basic steps to take in dealing with discrimination complaints
- Explain and assess issues around alternative work arrangements
- Outline ways to develop and maintain a diverse work-force

Introduction to Human Resource Management

Estimated length: 3 hours .3 CEUs | 3 PDU

Human Resource Management includes the vital tasks of recruiting, screening, interviewing, training, appraising, disciplining, rewarding, and developing the employee—both for business and non-profit enterprises. Since all managers have HR responsibilities, it is important that they have an understanding of the key concepts of this increasingly important function, especially since many decisions they make about employees have possible legal ramifications. This introductory-level course draws on material from Harvard Business School professor D. Quinn Mills' book, *Principles of Human Resource Management*.

Learning Outcomes

- Recognize and identify the key roles and responsibilities of the human resource management function
- Assess your attitude and your organization's attitude toward human resource management
- Recognize and define HRM's strategic contribution to an organization
- Recognize and define human resources terms
- Differentiate between the day-to-day functions of the HR department and the broader concepts of human resource management
- Recognize the relationship and partnership that exist between an organization's HR Department and its line managers and identify the key responsibilities of each
- Differentiate between the structure and reporting relationships of a centralized and decentralized human resources function
- List and identify the five areas of HRM Planning
- List the three roles that an HR department must fulfill to maintain the ethical standards of an organization
- Identify the key global issues and business practices that impact HRM

Performance Management

Estimated length: 3 hours .3 CEUs | 3 HRCIs | 3 PDU's | 3 SHRM's

In its broadest sense, "performance management" is what every good manager does every day: makes sure employees know what they need to do to achieve the organization's goals, checks to make sure the employees are doing those things, praises employees for doing the right things, and uses constructive criticism when that is not the case. A formal performance management system simply makes sure all those management tasks get done consistently across an organization. This introductory-level course considers these varied elements of performance management. Earn SHRM and HRCI credit while mastering these important elements of human resource management.

Learning Outcomes

- Explain the value of a performance management system
- Discuss the pros and cons of various types of performance management systems
- Conduct a performance management interview
- Design a performance improvement plan

Talent Management and Career Development

Estimated length: 3 hours .3 CEUs | 2 HRCIs | 2 SHRM's

Drawing on material from Harvard Business School professor D. Quinn Mills' book, *Principles of Human Resource Management*, this introductory-level course covers the challenges and issues that organizations face in developing and retaining their employees.

Learning Outcomes

- Understand and effectively communicate the value of a career development program
- Describe the five stages in the career life cycle (Beginning, Developing, Mid-Career, Mastery and Maintenance, Retirement), and the needs an employee has at each stage of the cycle
- Explain why career management has become important to employers and employees
- Outline the tools for career development (training, education, job rotation, transfers, overseas assignments, mentoring, networking, volunteer work, formal career planning)
- Understand the issues HR departments face with career management

CERTIFICATE IN OPERATIONAL RISK MANAGEMENT

The estimated time to complete the 11 required courses is approximately 10 hours.

Banks are continuously improving their approach to manage key operational risks such as cyber-attacks, fraud losses, third-party service providers and model risk. The **ABA Certificate in Operational Risk Management** is designed to address training needs across the bank's three lines of defense and maintain a strong operational risk management program. Understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk.

The ABA Certificate in Operational Risk Management is excellent for onboarding individuals with risk management responsibilities and refresher training for risk management professionals.

You must complete the following courses:

- Elements of an Operational Risk Management Program
- Cybersecurity Management
- Fraud and Criminal Threats
- Incident Management and Resilience
- Operational Risk Model Management
- Oversight and Management of Operational Risk
- Payments and Settlements
- Physical Security
- Regulatory Exam Management
- Risk Control and Self-Assessment
- Vendor Risk Management

Course Descriptions:

Elements of an Operational Risk Management Program

Highlights the benefits of a strong operational risk program and identifies the key components banks should include, regardless of size or location. Provides an introduction to key definitions, types of risks, key risk indicators, monitoring and controlling risks, and identifying emerging trends.

After completing this course, students will be able to:

- Explain the importance of an operational risk management program
- Describe the categories of risks faced by banks
- Identify the key components of an operational risk management framework
- Describe in general the processes used by banks at each of these lifecycle stages:
 - Risk Identification
 - Risk Assessment
 - Risk Reporting
 - Risk Monitoring

Cybersecurity Management

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

After completing this course, students will be able to:

- Learn how technology used by banks influences cybersecurity risk
- Describe the regulatory environment for cybersecurity, including GLBA requirements and financial regulatory guidance
- Identify risk stressors that affect the level of cyber risk
- Review the three key activities included in an effective cyber risk management program

Fraud and Criminal Threats

Explains how fraud and other criminal threats affect consumers and financial institutions. Describes considerations when assessing the organization's strength in each pillar of a well-built financial crimes program, and key components of an effective program's operations.

After completing this course, students will be able to:

- Describe the importance of an effective financial crimes program and the risks associated with financial crimes
- Identify the elements of an effective financial crimes program
- Explain the basic four pillars of an effective program and the key aspects of each
- Describe the day-to-day and ongoing operational components of a financial crimes program
- Identify common crimes committed against institutions and effective counter measures

Incident Management and Resilience

Provides an overview of the risk considerations related to an organization's ability to plan for and recover from events that could have negative effects on its ability to continue offering products and services. Also includes a perspective on the current regulatory expectations.

After completing this course, students will be able to:

- Identify the scope of an Incident Management and Resilience program
- Explain the current regulatory environment
- Describe roles and responsibilities across the organization
- How to assess and prioritize risks
- How to develop and test a continuity plan

Operational Risk Model Management

Covers the importance of building and maintaining a strong risk model management framework and the principles of model development. Explains conducting the model validation and how to validate results. Explores types of model controls, maintaining appropriate change controls and how documentation supports an effective model risk framework.

After completing this course, students will be able to:

- Describe the guidance available on model risk management and the role of the board in model risk policy and oversight
- Describe the types of models that are covered under model risk management guidance
- Identify areas of a financial institution where models are typically found and information that should be included in an inventory of models
- Recognize the factors that should be considered when assessing model risk
- Describe the principles of model development and training that should be provided prior to model implementation

Oversight and Management of Operational Risk

Explains the principal roles for board of directors and senior leaders when establishing an operational risk governance program. Identifies the importance of effective challenge by the board, risk culture and appetite, three lines of defense, and methods for measuring operational losses, and definition of economic capital. Covers the criteria for key risk indicator (KRI) selection.

After completing this course, students will be able to:

- Describe the principles of effective operational risk governance and the roles of the board and senior management in overseeing operational risk programs
- Identify the elements of an effective operational risk governance program
- Describe the three lines of defense approach and its role in establishing effective management and oversight of operational risk across the organization
- Identify the methods used in measuring operational risk
- Describe criteria for key risk indicator (KRI) selection and best practices in monitoring and reporting operational risk

Payments and Settlements

Covers specific areas of payment and settlement risk management and effectively managing common types of issues. Addresses common challenges with exception items, closed accounts, restricted accounts, reclamations, garnishments, and seizure orders. Describes areas found to be of higher risk while managing payment returns involving various mobile channels, ACH, wires and others.

After completing this course, students will be able to:

- Identify common risks in payments and settlements
- Describe payments and settlement risk controls and available resources
- Describe common settlement issues and how to manage them
- Explain guidelines for managing payment returns

Physical Security

Explores elements of physical security planning and components for an effective physical security plan to improve the bank's prevention and detection strategy. Addresses cameras, lighting, access control, security design, and vendor risk. Covers areas to review when developing a plan for insider fraud and other manmade threats, like bank robberies.

After completing this course, students will be able to:

- Explain the care of duty owed to customers and employees
- Identify the key components of physical security
- Describe the role of the security plan and resources available to assist with establishing an emergency operations plan (EOP)
- Identify issues to consider when planning for threats

Regulatory Exam Management

Focuses on the regulatory examination process and keys for administering the exam process to ensure success. Describes the role and examination approach for different regulatory agencies, establishing responsibilities for bank employees and reducing the impact on bank operations. Covers responding to unfavorable exam results, appeals process and viewing the relationship as a partnership.

After completing this course, students will be able to:

- Explain bank and regulatory objectives for examinations
- Identify the tools used by regulatory agencies to execute the supervisory process
- Describe fundamental components of exam management from the regulatory perspective
- Describe fundamental components of exam management from the bank perspective
- Identify leading practices for exam management

Risk and Control Self Assessment

Explains the risk and control self assessment (RCSA) process and its role in a bank's risk culture. Covers establishing the primary objectives of the RCSA process, identifying risks and appropriate control environment, determining relative priorities, and the overall purpose and benefits of an RCSA.

After completing this course, students will be able to:

- Define operational risk, identify control frameworks, and describe the purpose and benefits of conducting a risk and control self-assessment (RCSA)
- Identify considerations for effective implementation of the RCSA
- Describe approaches for assessing and prioritizing risks
- Describe methods for managing and controlling risks
- Identify techniques and resources to gather data, perform the RCSA, and monitor and report results

Vendor Risk Management

An overview of the risk considerations associated with the selection, engagement, oversight and termination of vendors by a bank, and a perspective on the current regulatory expectations.

After completing this course, students will be able to:

- Know why financial institutions use third parties and the typical services provided
- Understand typical risk areas and the regulatory content
- Outline the methodology for risk categorization

- Describe the stages in the vendor relationship life cycle
- Identify documentation and record keeping requirements

CERTIFICATE IN PROJECT MANAGEMENT FOR TEAMS

35 Hours

The vast majority of project work in today's organizations is done in a team setting. In this environment, project management team leaders have a tremendous responsibility and opportunity to develop and exhibit leadership skills. This course first discusses the roles and responsibilities of the project management team leader, in particular their responsibility with regard to project stakeholders. Next, the course discusses how project management team leaders can build a positive team environment through effective communication, team building activities, and reflective listening. Lastly, the course covers problem solving within the team. Project management team leaders must be effective at identifying and resolving team problems in order for the project to succeed. To do this, team leaders must have an understanding of the team dynamic for decision-making and must be able to manage conflict among personality differences and barriers.

Project Management Team Leadership

Estimated length: 18 hours | 1.8 CEUs | 18 PDUs

The vast majority of project work in today's organizations is done in a team setting. In this environment, project management team leaders have a tremendous responsibility and opportunity to develop and exhibit leadership skills. This course first discusses the roles and responsibilities of the project management team leader, in particular their responsibility with regard to project stakeholders. Next, the course discusses how project management team leaders can build a positive team environment through effective communication, team building activities, and reflective listening. Lastly, the course covers problem solving within the team. Project management team leaders must be effective at identifying and resolving team problems in order for the project to succeed. To do this, team leaders must have an understanding of the team dynamic for decision-making and must be able to manage conflict among personality differences and barriers.

Managing Real World Projects

Estimated length: 10 hours | 1 CEUs | 10 (ISC)² CPEs | 10 PDUs

This course presents a streamlined approach to project management based on the best practices of experienced, effective project managers. It cuts through the clutter and focuses on the key principles of project management in the real world, offering tools and techniques for achieving project success. This course provides a clear road map for leading a project through the five key project stages: Initiating, Planning, Controlling, Executing and Closing. You'll be exposed to the basic tools employed in each of these stages, including templates for a comprehensive project plan, work breakdown schedules, task list, issue list, risk register and close-out documents. Each stage is illustrated by examples and video commentary by project management professionals, where you can see how best practices are applied to solve project challenges.

Effectively Managing Project Stakeholders

Estimated length: 3 hours | .3 CEUs | 5 (ISC)² CPEs | 3 PDUs

This online course is created to help project managers understand and resolve issues that can emerge from interactions among project stakeholders. The course contains ten concise case studies that explore common stakeholder issues. The case studies are designed to simulate the conversations and interactions that occur among project stakeholders, to show learners how to dissect causal elements from these types of conversations—just as they will have to do on their own projects—and to help them prepare appropriate responses. As students work through the case studies, they'll learn effective strategies to resolve stakeholder problems and gain the proficiency necessary to manage interactions and keep their projects on track.

PM Primer: Conflict Resolution

Estimated length: 2 hours | 2 PDUs

This online course focuses on how project managers can resolve conflicts in a project setting. Any time you convene a group of people to work together as closely as project teams do, conflicts are bound to happen. Project team members will likely have different views, personalities, and work styles that may clash as project objectives and goals are pursued.

To ensure that projects achieve their goals and project teams reach their full potential, conflicts must be carefully managed and effectively resolved by skilled practitioners and key stakeholders. Project managers and team leaders must recognize the triggers that signal conflict and intervene as early as possible, to prevent problems from shifting focus away from work and to ensure that project participants interact professionally as they meet their responsibilities and execute their roles.

PM Primer: Cognitive Ability and Decisiveness

Estimated length: 2 hours | 2 PDUs

This online course focuses on those critical thinking, decision-making, and cognitive skills vital to effective project management. To be effective, project practitioners need to do more than just apply tools and techniques. They need to think critically about their projects and make good decisions that will put themselves—and their teammates—in positions to succeed.

Mastering these "softer" skills will allow team members and key project contributors to diagnose problems and situations in ways that will benefit the project, which will then propel them toward more successful outcomes. As they apply effective cognitive ability and decision-making skills, participants will make efficient choices that will help in dealing with uncertainties and align work with expectations to lead the group to a successful result.

CERTIFICATE IN TRUST 1: FOUNDATIONAL

The estimated time to complete the 9 required courses is approximately 10 hours.

Individuals can earn this certificate - designed for those who need to establish or strengthen their understanding of basic wealth management and trust principles - either online or in an immersive program. Either option provides an introduction to estate planning, trust administration, investment management concepts and ethical behavior.

For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Foundational satisfies the first of three levels of study required to sit for the exam.

You must complete the following courses:

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

A Guide to Ethics in Fiduciary and Trust Activities

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

After completing this course, students will be able to:

- Describe the duties of the trustee to beneficiaries, including the duty of loyalty and the duty to enforce and defend claims
- Explain trustee liability in the event of a breach of trust and remedy options
- Describe tools provided under the Uniform Trust Code (UTC) that trustees can use to manage fiduciary risk
- Explain the differences between an agency and a fiduciary relationship

A Guide to Ethics in Investments

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

After completing this course, students will be able to:

- Describe laws that pertain to ethical behavior for an investment manager
- Identify trustee duties relating to investment activities and penalties for violating fiduciary duties
- Describe common violations of conflict of interest when managing investments
- Explain prudent investor guidelines, including the prudent man standard, the prudent expert standard, and the Uniform Prudent Investor Act

Estate and Guardian Administration

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

After completing this course, students will be able to:

- Define probate and the matters required prior to opening a probate estate
- Explain the duties of a trust professional in estate administration
- Define guardianship and describe the responsibilities associated with guardianship administration

Introduction to Estate Planning

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

After completing this course, students will be able to:

- Define basic terms
- Explain how trusts are taxed
- Minimize transfer taxes
- Calculate gift and estate taxes
- Describe why estate planning is important
- Identify considerations when developing an estate plan
- Use the marital deduction to maximize estate planning

Introduction to Investment Management

Provides a necessary and solid base prior to an exploration of more complex strategies. Explores the investment types commonly used in trusts, the methods for stock and bond selection and analysis, the economic influences and legal considerations regarding trust investments, and many of the considerations and tools for portfolio management.

After completing this course, students will be able to:

- Define the types of trust investments that fall within these categories—cash and liquid, fixed-income, equity, mutual fund, and other investments
- Describe many of the methods used to select and analyze stock and bond investments
- Explain the basic mechanics of portfolio management
- Identify key client information to help clients determine investment portfolio considerations
- Describe economic influences regarding trust investments, including the Federal Reserve, business cycles, and economic indicators
- Explain the legal considerations that affect actions regarding trust investments

Introduction to IRAs

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

After completing this course, students will be able to:

- Describe the types of Individual Retirement Accounts, including contribution rules:
 - Traditional IRAs
 - Roth IRAs
 - Rollover IRAs
 - Simplified employee pension plans
 - SIMPLE retirement accounts and 401(k) plans
- Explain the IRA withdrawal requirements

Introduction to Planning for Retirement Assets

Focuses on the planning aspects of various retirement plans. Explains the tax treatment of qualified plan benefits for taxation, the methods and requirements for distributing retirement resources in a timely and tax-effective manner, the impact on the estate plan of naming various beneficiaries on an IRA, and the post mortem payout requirements of qualified plans

After completing this course, students will be able to:

- Identify the common qualified retirement plans - their features and benefits
- Explain the favorable tax treatment of qualified retirement plans and common related administrative issues

Introduction to Trust Administration

Provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

After completing this course, students will be able to:

- Explain how property ownership impacts trusts
- Explain basic trust concepts and terminology
- Discuss personal trusts
- Describe account acceptance and termination procedures
- Explain the considerations for discretionary distributions

Minimizing Fiduciary Risk and Litigation

Outlines risks associated with participation in the estate planning process, asset management, and fiduciary liability to third parties, and ways to mitigate risk in all situations. Describes ways to mitigate risks of self-dealing and prohibited transactions, and explores the risks associated with notice to beneficiaries and accounting and discretionary distributions.

After completing this course, students will be able to:

- Identify general types of trust litigation
- Describe situations that may contribute to risk exposure and ways to mitigate the risk

CERTIFICATE IN TRUST 2: INTERMEDIATE

The estimated time to complete the 17 required courses is approximately 18 hours.

Ideal for individuals with some field experience who have mastered the concepts introduced in the foundational trust certificate, either online or in-person. The certificate provides a more sophisticated understanding and further knowledge of the tools available to a fiduciary, covering estate planning, trust administration, investment management concepts and ethical behavior.

For those wishing to earn the CTFE professional designation, the ABA Certificate in Trust: Intermediate satisfies the second of three levels of study required to sit for the exam.

You must complete the following courses:

- A Guide to Ethics in Financial Planning

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

A Guide to Ethics in Financial Planning

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

After completing this course, students will be able to:

- Describe guidelines to avoid conflicts of interest
- Define the role of the financial planner
- Describe the most common compensation arrangements in financial planning

A Guide to Ethics in Tax Law and Tax Planning

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

After completing this course, students will be able to:

- Describe the duties of the fiduciary
- Describe how the duties of loyalty and impartiality impact the client relationship
- Explain possible conflicts between investments and the prudent investor rule
- Identify activities that constitute the unauthorized practice of law

Account Acceptance and Termination

There is a risk in opening new fiduciary accounts. From review for acceptance (evaluating assets, key language and prior trustee activity) to review for termination, including procedures and best practices, this class will show you how to protect your institution while acting in a fiduciary capacity.

After completing this course, students will be able to:

- Describe the account acceptance process
- Describe account termination considerations

Basic Characteristics of a Trust

Trusts may come in all shapes and sizes and are created for a variety of reasons, but they have common features and benefits. This course will take you through the how and why of creating a trust - giving you the tools to match your client's goals to the best trust vehicle.

After completing this course, students will be able to:

- Explain the main features and benefits of trusts to clients
- Describe the trust creation process
- Describe the different types of trusts

Bond Selection and Analysis

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

After completing this course, students will be able to:

- Identify the features of bonds
- Describe the different types of yield associated with bonds
- Describe the importance of duration in bond selection
- Describe strategies for selecting bonds

Discretionary Distributions

Explains typical trust guidance and common discretionary standards to make sound decisions about trust distributions. Covers discretionary distributions from the perspectives of the trust beneficiaries and with a focus on potential tax consequences of discretionary distributions, and presents the proper techniques for documenting the discretionary distribution decision.

After completing this course, students will be able to:

- Describe typical trust guidance for discretionary distributions and common discretionary standards
- Explain how trust beneficiary circumstances and taxes can affect discretionary distribution decisions
- Describe the documentation requirements associated with discretionary distributions

Duties and Powers of the Trustee

Explains the scope of a trustee's authority. This course describes the duty of loyalty, the duty to preserve trust property, and the duty to keep accounts. It covers how a prudent trustee would delegate authority as a co-trustee. This course illustrates the relationship between the terms of the trust and the trust's administration. This course explains trust administration during the settlor's lifetime and following the settlor's death, and defines

After completing this course, students will be able to:

- Describe a prudent trustee's duties and behaviors
- Describe a trustee's administrative duties
- Explain the powers of the trustee during the settlor's lifetime and after the settlor's death

Estate Planning to Achieve Client Goals

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

After completing this course, students will be able to:

- Describe the basics of estate planning to clients
- Explain how the gift tax annual exclusion and lifetime gifts are used in estate planning

Fiduciary Income Tax

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

Describes the distribution deduction for simple trusts and complex trusts and estates.

After completing this course, students will be able to:

- Identify the types of taxes and how entities are taxed
- Describe the general tax rules and concepts for grantor, tax-exempt charitable, estate, and irrevocable trusts
- Explain how income tax deductions play a key role in tax planning
- Describe the tax treatment of beneficiaries for simple and complex trusts

Fiduciary Law

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

After completing this course, students will be able to:

- Describe powers of appointment
- Explain interest in property and the protection under the law
- Identify the characteristics and legal guidelines for community property, common law, and separate property
- Describe the Prudent Person and Prudent Investor rules
- Explain the issues associated with investment securities held in fiduciary accounts
- Explicate allocation of receipts and disbursements between income and principal

Fundamentals of Life Insurance

Analyzes the types of common life insurance and the tax considerations and describes the inventory of life insurance coverage. Explains how to determine the life insurance needs for clients and compare their needs with their current policies.

After completing this course, students will be able to:

- Discuss basic facts about life insurance
- Determine the life insurance needs of a client

How Trusts Are Taxed

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

After completing this course, students will be able to:

- Describe how non-charitable trusts are taxed

- Describe how charitable trusts are taxed
- Explain the distributable net income concept

Investment Policy

Explains how a basic investment policy statement answers questions about client objectives, return expectations, risk tolerance, time horizon, and portfolio allocation. Explains how investment constraints affect how a portfolio will be constructed and managed, and why they must be identified in the investment policy.

After completing this course, students will be able to:

- Describe investment policies
- Describe common investment constraints

Investment Products

Explains how knowing the investment products found in the equity and debt markets improve the ability to talk to clients about their stock portfolios. Identifies the characteristics of common stock and preferred stock. Describes the advantages and disadvantages of mutual funds and how to distinguish between open-end funds and closed-end funds.

After completing this course, students will be able to:

- Describe investment products commonly found in the equity market
- Describe investment products commonly found in the debt market
- Describe the characteristics of mutual funds

Stock Selection and Analysis

There is more than one type of stock, just as there is more than one type of analyst. *Stock Selection and Analysis* will show you the different methods these analysts use, the different types of trades, and the different strategies.

After completing this course, students will be able to:

- Identify the different categories of stock
- Describe fundamental analysis
- Describe technical analysis
- Identify stock trading methods and strategies

Types of Insurance

Describes homeowners insurance, homeowners liability, and homeowners medical payment coverages. Covers floaters and endorsements and describes the purpose of umbrella policies, and the features of comprehensive personal liability policies. Explains who needs business liability policies, and describes the elements of professional liability policies. Explores the options available in employer-provided medical insurance, and explains the government-provided medical insurance plans. Explains how to identify individuals that should consider critical illness insurance and describes providers of disability income insurance coverage, and explains the different policy riders. Discusses the features of long-term care insurance and tax-qualified LTC policies and describes factors that are included when assessing risk in property insurance needs and liability, medical, and disability insurance coverages.

After completing this course, students will be able to:

- Identify the features of homeowners insurance
- Explain the various types of liability insurance
- Describe the medical insurance options available to clients
- Identify the providers and optional riders offered with disability income insurance
- Explain long term care insurance and the policies recommended
- Assess the type and amount of insurance necessary to manage client risk

Understanding Transfer Tax

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

After completing this course, students will be able to:

- Define what a gift is for tax purposes
- Describe the benefits of disclaimers and exclusions for your clients
- Explain your role in meeting client expectations
- Describe the methods and costs of transferring property
- Identify gift tax considerations

CERTIFICATE IN TRUST 3: ADVANCED

The estimated time to complete the 15 required courses is approximately 14 hours.

For the experienced professional, this online program, or immersive school, provides an in-depth understanding of the fiduciary role, and prepares wealth and trust professionals to propose sophisticated solutions to complex client situations covering estate planning, trust administration, investment management concepts and ethical behavior.

For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Advanced satisfies the third of three levels of study required to sit for the exam.

You must complete the following courses:

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

Asset Allocation and Portfolio Management

Describes the purpose of the customer profile information collected for investment policies, and how model portfolios are matched to customer profiles. Shows how to distinguish between positive and negative correlation in portfolio diversification. Describes investment styles and strategies that can be applied to equity portfolios and diversify fixed-income portfolios.

After completing this course, students will be able to:

- Describe the portfolio management process and typical customer profiles
- Describe asset allocation concepts and strategies
- Describe diversification concepts and strategies

Economics & Markets

Explains the macro-economic forces that affect financial markets and investment portfolios enabling advisors to have a deeper conversation about these topics with clients. Introduces the important relationship between interest rates and inflation, and explores the causes and effects of inflation and how inflation is measured.

After completing this course, students will be able to:

- Describe the relationships between macro-economic forces and financial markets
- Explain how the Gross Domestic Product (GDP) affects the business cycle
- Describe how changes in interest rates affect financial markets and investors
- Describe how inflation affects GDP and investor buying decisions
- Distinguish between the government's fiscal policy and the Federal Reserve's monetary policy

Education Planning Solutions for Minors

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

After completing this course, students will be able to:

- Discuss the use of qualified state tuition plans
- Explain how a Coverdell Education Savings Account can be used for college savings
- Discuss the role of custodial accounts
- Describe the use of 2503(c) trusts
- Explain how Crummey Trusts can be used in estate planning

Estate Planning for Charitable Giving

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

After completing this course, students will be able to:

- Define and describe the characteristics of split-interest charitable trusts
- Explain the tax considerations for exempt and nonexempt charitable trusts

Estate Planning for IRAs and Qualified Plan Balances

Explains how to identify mandatory distribution rules for deductible IRAs and qualified plans. Describes the beneficiary options available and ways to distribute benefits for qualified plans and IRAs. Outlines the requirements for qualifying for the marital deduction, and how to fund a credit shelter

trust with proceeds from a qualified plan or IRA. Describes how pecuniary bequests to charities should be funded, and the use of charitable remainder trusts as the designated beneficiary of a qualified plan or IRA.

After completing this course, students will be able to:

- Analyze the tax consequences and distribution options when retirement plan benefits are payable to a trust
- Explain how retirement benefits are coordinated with the estate plan
- Examine the issues concerning making retirement plan benefits payable to a credit shelter or marital trust
- Describe charitable gift opportunities for retirement plan balances

Estate Planning for the Marital Deduction

Explains factors that affect planning for the marital deduction trust and the tax impact of the marital deduction and transfer tax credits. Describes advantages of a pecuniary bequest, factors to consider for a nonformula pecuniary bequest, and the benefit of the formula pecuniary clause. Discusses advantages and disadvantages of pecuniary credit shelter bequests and nonformula fractional share bequest.

After completing this course, students will be able to:

- Recognize the importance of planning for the marital deduction
- Explain the various marital formulas and how they can be used in estate planning

Estate Planning Solutions for the Business Owner

Examines planning for successors, and valuing stock of closely held businesses, and guidelines for application. Describes actions to freeze estate value, and deferral of estate tax. Describes lifetime gifts, outlines the benefits and pitfalls of buy-sell agreements. Explores the ESOP transaction, tax implications, and benefits, and administering S corporation interests.

After completing this course, students will be able to:

- Describe the estate planning challenges for owners of closely held businesses
- Identify methods used in valuing closely held businesses, determining discounts, and structuring restrictive agreements
- Explain corporate recapitalization and the utilization of freezing and deferral techniques
- Describe the planning methods available for the effective transfer of privately owned businesses

Fundamentals of Alternative Investment Products

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

After completing this course, students will be able to:

- Describe alternative types of investments to clients, including the following:
 - Hedge Funds
 - Private equity
 - Real Estate
- Describe derivatives to clients, including the following:
 - Options
 - Futures and forward contracts
 - Swaps
 - ETFs
- Describe alternative investment formats to clients, including the following:
 - Common trust funds
 - Partnerships
 - Closely held corporations

Generation-Skipping Transfer Tax

Teaches how to explain the generation-skipping transfer tax to clients. This course describes the transfer categories—taxable terminations, taxable distributions, and direct skips, and the available exceptions and how they are applied. This course explains how allocations are used in GST tax exemptions and discusses timely allocations and tax returns. This course explores the possible difficulties of making late allocations of filings. It explains the automatic allocation rules with respect to property transfers. This course also describes the concepts used in calculating the tax. This course discusses differences between GST tax on taxable terminations, taxable distributions, and direct skips, and describes the treatment of effective date rules for trusts.

After completing this course, students will be able to:

- Define key terms related to GST
- Identify the transfer categories, exceptions, and exclusions for generation-skipping tax
- Explain the benefits of the generation-skipping transfer exemption and allocations in estate planning
- Describe the concepts associated with calculating the GST tax

Gift Taxation

Illustrates how to compute the gift tax, identifies who is liable to pay gift tax, and the impact of gift taxation on powers of appointment. Explores the benefits of a lifetime gift program and disadvantages of lifetime gifts. Demonstrates shifting income with gifting, and options for adults to retain control of property transferred to a minor. Emphasizes the importance of the marital deduction in estate planning.

After completing this course, students will be able to:

- Describe the basics of gift taxation

- Explain the exclusions and gifting options
- Describe the rules and advantages of the marital deduction

Income Tax Planning

Explains rules for calculating the taxable income computation, using expenses as deductions regarding taxable income, and how to compute alternative minimum tax. Examines tax considerations with capital gains and losses and examples of exclusions from gross income. Describes the benefits of gifting and how to treat passive activity tax situations. Explains the advantages of tax credits, how estimated tax is calculated, and considerations for a decedent's final tax return.

After completing this course, students will be able to:

- Explain the components associated with computing income tax
- Define gross income
- Describe gifting techniques used to avoid or minimize income tax
- Identify the tax-saving planning options available for your clients

Managing Life Insurance Policies

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

After completing this course, students will be able to:

- Explain the responsibilities a fiduciary needs to consider when managing life insurance
- Describe the management of universal life policies including expenses and wealth accumulation
- Explain the expenses associated with life insurance policies and how contracts are funded

Planning for Estate Tax

Explains types of property included in a gross estate and assets not included, estate tax rules concerning jointly owned property and transfers of property to another individual, how allowable deductions are identified and subtracted from the value of the gross estate, and an illustration and examples of estate tax calculations.

After completing this course, students will be able to:

- Identify assets that are included in the gross estate
- Identify expenses that can be deducted from the gross estate
- Explain how the estate tax is calculated

Prudent Portfolio Management

Outlines characteristics of a prudent portfolio manager, factors that demonstrate prudence in a court of law, and investment standards put forth in the Uniform Prudent Investor Act. Explores potential tax ramifications of diversification and how the purpose of the Uniform Principal and Income Act can be achieved.

After completing this course, students will be able to:

- Explain the Prudent Person Rule
- Describe the standards put forth in the Uniform Prudent Investor Rule and the Uniform Principal and Income Act

Special Needs Trusts

Upon application and verification, the federal government may pay supplemental security income to certain handicapped individuals with limited earning power. Learn how a special needs trust can protect current or anticipated family funds without jeopardizing SSI.

After completing this course, students will be able to:

- Describe how special needs trusts are used to meet client objectives
- Describe the planning process for creating special needs trusts

COACHING TO SUPPORT THE SALES PROCESS SUITE

This suite of three courses and one exercise module* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Preparing to Coach**
Guides you through the sales coaching process as a means to build the skills essential to a sales team's success. Explore the role of a sales coach. Discover ways to develop your team to better support organizational goals.
- **Managing Sales Performance**
Guides you through techniques for improving sales team performance at every step of the Relationship Sales Process. Discover ways to build product and market knowledge, as well as sales and communication skills.
- **Providing Ongoing Support**
Guides you through setting challenging, achievable, and measurable sales goals, both long- and short-term. Uncover way to keep your team motivated towards meeting objectives that support your bank's success.
- **Coaching to Support the Sales Process – Apply What You've Learned**
Practice coaching techniques to help improve performance and contribute towards achieving business goals.

COMMUNICATION CERTIFICATE PART 1: CONQUERING COMMUNICATION

This highly-recommended session will bring about meaningful improvements in communication skills, and is the best way to begin to build a better understanding of personal communication styles and their effects on others. By understanding one's own communication style as well as other styles and behavior, managers and employees can improve their interpersonal skills and develop stronger relationships, resulting in enhanced collaboration and cooperation.

This program provides every participant the opportunity to complete a self-assessment in order to gain an understanding of their communication styles, their strengths as communicators and the areas that negatively impact their communication effectiveness. Additionally, they learn through a dynamic team exercise about the other communication styles and how to adapt their own styles to more effectively convey information.

COMMUNICATION CERTIFICATE PART 2: CREATIVE DECISION MAKING & PROBLEM SOLVING

Learn an effective communication and problem-solving technique that helps participants look at and communicate important issues and decisions from a number of different perspectives. It helps people communicate clearly in order to make better decisions by pushing them to move outside their habitual ways of thinking. As such, it helps them understand the full complexity of a problem or a decision, and spot issues and opportunities which you might otherwise not notice.

COMMUNICATION CERTIFICATE PART 3: ESTABLISHING EXPECTATIONS & SERVICE STANDARDS FOR YOURSELF & YOUR TEAM

Establishing expectations is the first step to ensure the consistent and exceptional delivery of service. Participants will discover the importance expectations plays in communication and how to communicate clear expectations to ensure success for all parties involved. This session also introduces a process to use to develop internal and external customer service standards for yourself and your team.

COMMUNICATION CERTIFICATE PART 4: STRENGTHENING INTERPERSONAL RELATIONSHIPS & MOTIVATION

Participants will learn powerful techniques that help individuals maintain productive, positive and effective communications. Each one of us has the power to positively impact those around us and truly make a difference. In truth, most individuals give so much of themselves, their talents and their resources at work that there is very little energy left to share with family and friends. By focusing on the difference, you make on a consistent basis with everyone you encounter, you can fuel your own energy, maintain motivation, and enhance communication and relationships. In this session, you will discover the opportunities that exist to positively influence all the people you encounter at work, at home and beyond.

COMMUNICATION CERTIFICATE PART 5: COMMUNICATE WITH CONFIDENCE, COMFORT AND CONVICTION!

Whether you are speaking at a staff meeting, community event, or speaking to an employee or coworker one-on-one, your communication is the ultimate reflection of your ability, knowledge and talent. Many skills from interpersonal to leadership are put to the test, as well as the ability to perform under pressure.

This program is for anyone who wants to enhance their speaking effectiveness, communication, proficiency, comfort level and overall professionalism.

Learning objectives:

1. Improve overall professionalism.
2. Learn how to engage, influence, persuade and inspire people.
3. Discover tools and techniques to enhance words, tone and body language to communicate more powerfully and genuinely.
4. Develop techniques and learn preparation steps to ensure success.

COMMUNICATING COLLABORATIVELY

5 hours – 5 CEUs, 5 HRCIs, 5 PDU's

In most organizational settings, you'll be expected to work in teams. At times, your team members may not be physically in the same office with you. And yet, communicating effectively within these teams is critical to the success of the team, and critical to your personal success on any given project or task. This introductory-level course will help you improve your collaborative communication by providing best practices and effective tips and techniques.

COMMUNICATION BASICS SUITE

This suite of three courses* explores the primary elements of effective communications, key in delivering good customer service. Completing this suite provides tips for becoming an active listener, developing effective questioning, and understanding body language. Concise, impactful lessons can be applied on the job immediately.

*Only available as a suite

- **Becoming a Better Listener**
Guides you through the concept of "active listening." Learn how to use the Sender/Receiver model.
- **Communicating Effectively**
Guides you through the elements of effective communication. Discover how to apply the tenets of the T.H.I.N.K. acronym in your communications
- **The Importance of Body Language**
Guides you through understanding the role of body language in communicating. Discover how to better read body language in others. Understand the cultural differences of non-verbal gestures. Gain tips on controlling body language in order to support your verbal message.

CREATIVITY IN TEAMS AND ORGANIZATIONS

Estimated length: 5 hours .5 CEUs | 5 (ISC)² CPEs

Spurring creativity in teams can be very challenging but could also be the difference between a successful team and an unsuccessful one. This course looks at spurring creativity and innovation in teams and organizations. Drawing on the latest academic thinking, it outlines the key factors for creative teams. Further, the course focuses on tools and techniques designed to yield more productive thinking in collective settings. Participants learn about a number of

targeted tools, including brainstorming, Discussion 66, Provocation, and others, to generate fresh thinking in smaller group settings and in their organizations.

CREDIT PRODUCTS FOR SMALL BUSINESSES

This course teaches students how to recognize the factors that drive the need for small business credit products and how to match products to client needs.

After completing this course, students will be able to:

- Describe small business market characteristics
- Describe features and benefits of small business credit products
- Match credit products to client needs.

CUSTOMER SERVICE

As a customer service representative, you are expected to handle customer interactions in the best way possible. The expectations of both your company and your customers hinge on your ability to provide the right service in the right way. In this course, you will explore the background and techniques of customer interactions.

Providing quality customer service ensures that every single contact with your company is a positive experience. Customers can range from external consumers to internal employees in other departments. Knowing how to provide the same level of service to all customers will enrich your time spent at work by establishing positive business relationships. Recognizing crucial points throughout customer interactions increases your ability to solve problems and offer affirmative solutions. Applying this knowledge to trends in service and consumer desires allows you to contribute to the company's bottom line and make a customer's life a little easier.

This course is intended for customer service professionals with any level of experience who want to expand their knowledge, improve their skill set, and increase the understanding of customer benefits.

Course Objectives:

- Describe the benefits of customer service, identify internal customers, identify the benefits to you of giving good customers service, and identify how you can help your company to excel.
- Identify the major trends in customer service today and the combination of criteria required for customer satisfaction.
- Identify the benefits of bringing respect, emotional support, and a personal touch to customer interactions, and apply the personal touch to customer interactions.
- Identify the six categories of face-to-face communication, the critical success factors in face-to-face communication, and the benefits of actively listening to your customers.
- Identify remote customer service communication channels and apply remote customer service best practices.
- Identify guidelines for handling unreasonable customers, explore ways to handle angry customers, and identify guidelines for handling unhelpful colleagues.
- Take action to increase the loyalty of the customers you serve. You will also identify guidelines for dealing with moments of truth, identify the benefits of customer complaints, identify the steps in the service recovery process, and analyze the moments of truth in a real-life situation.

CUSTOMER SERVICE EXCELLENCE

Audience: Anyone who has direct or indirect contact with consumers.

Discover why improving your service to consumers is a career investment. Learn how to provide service that meets the needs and expectations of every consumer. Course content includes: recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; describe how to effectively use the telephone to communicate; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; explain the role of technology in customer service; describe the importance of effectively working with internal customers.

CUSTOMER SERVICE REPRESENTATIVE CERTIFICATE

Develop the key skills essential to successful customer service and maintenance of good customer relationships.. Gain a broad understanding of bank products to be able to better serve customers calling into the bank for assistance. Learn tactics for responding to customer needs and ensuring a quality customer experience. Become better able to successfully resolve customer problems and objections.

By completing the ABA Customer Service Representative Certificate curriculum, you'll strengthen your ability to provide a quality customer service experience.

Required Courses

You must complete the following courses to earn your certificate:

- Banking Basics Suite
 - Introduction to Banking
 - Banks and the Economy
 - Banks as a Business
 - Bank Payment Systems and Technology
 - Banks and the Deposit Function
 - Lending as a Cornerstone of Banking
 - Banks and Personal Wealth Management

- Business and International Banking Services
- Bank Marketing: Building Customer Relationships
- Bank Sales and Service: Expanding Customer Relationships
- Safeguarding the Customer and the Bank
- Safeguarding Bank Assets and the Nation
- Communication Basics Suite
 - Communicating Effectively
 - Becoming a Better Listener
 - The Importance of Body Language
- Dealing Effectively with Co-Workers
- Effective Referrals Suite
 - The Referral Process
 - Making Referrals
- Ethical Issues for Bankers
- Online Communication Suite
 - Social Media Etiquette
 - Effective Social Media Communication
- Overcoming Objections Suite
 - Handling Client Questions
 - Responding to Client Objections
 - Closing and Following Up
- Relationship Sales Suite
 - The Relationship Sales Process
 - Consultative Selling
- Understanding Bank Products
- Verbal Communication Suite
 - Greetings and Introductions
 - Effective Conversations
 - Handling Customer Concerns
- Why Quality Customer Service Matters Suite
 - The Importance of Customer Service
 - Customer Service Basics
 - The Importance of Communication
 - Handling Stress
 - Handling Upset Clients
- Written Communication Suite
 - Writing for Your Audience
 - Clarity in Writing
 - Effective Email Communications

The estimated time to complete this certificate is approximately 10.5 hours. Students have access to the curriculum for 1 year from date of purchase.

CUSTOMER SERVICE EXPERIENCE CERTIFICATE

To be a leader in the marketplace, employees at every touch point must go the extra miles and deliver a consistent, world-class experience. OnCourse Learning Customer Service courses are a comprehensive curriculum that teaches employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service

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

REAL Customer Service 1—Showing Customers You Care

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

REAL Customer Service 2—Using Language to Serve the Customer

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

REAL Customer Service 3—Opening the Conversation

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

REAL Customer Service 4—Diagnosing Customer Needs

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

REAL Customer Service 5—Responding to Customer Requests

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

REAL Customer Service 6—Taming Challenging Conversations

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

REAL Customer Service 7—That's a Wrap—Closing the Conversation

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

DEALING EFFECTIVELY WITH CO-WORKERS

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

After completing this course, students will be able to:

- Identify elements that contribute to individual perspective
- Describe how perspective drives actions and behaviors
- Describe how behavior choices impact the work environment
- Describe the characteristics and behaviors of the four base preference groups
- Explain the differences found in the same base preference group
- Describe how to look at things from a different perspective
- Describe the benefits and challenges of working with behavioral opposites
- Use the five steps to enhance the working relationship with a difficult co-worker
- Describe the benefits of focusing on what someone else finds important

DEPOSIT ACCOUNTS AND SERVICES

Part 1: The Deposit Accounts and Services program provides the tools you need to effectively open deposit accounts and help potential customers make the best account choices. It will increase your understanding of the different types of account ownership. At the conclusion of the program participants will be able to: understand deposit investment counseling; state the account owner's rights and responsibilities; examine new account precautions; compare savings, checking, money market accounts and certificates of deposit; define individual, joint, corporate, partnership and trust account ownership; understand contributions and distributions of Traditional, Roth, Education, SEP and SIMPLE IRAs; and accurately administer decedent accounts when an owner dies testate or intestate. Topics include:

- The Role of the Account Representative
- Opening Deposit Accounts
- Types of Deposit Accounts
- Single Owner Accounts
- Joint Tenancy
- Other Multiple Owner Accounts
- Fiduciary Accounts
- Retirement Plans
- Decedent Accounts

Part 2: To carry out their responsibilities, bankers need to be knowledgeable about many aspects of opening these accounts, especially with the increasing complexities of financial regulation and product. This section focuses on account ownership and will cover the following:

1. Difference between single ownership, joint tenancy and other multiple account ownership forms
2. Rights of ownership
3. Legal precautions to take when doing transactions on different ownership account types

DEPOSIT PRODUCTS AND SERVICES FOR SMALL BUSINESSES

This course provides participants with an understanding of general banking needs and enables them to recognize potential non-credit needs. It discusses common deposit and non-credit products and needs by focusing on the benefits to the small business customer.

After successfully completing this course, you will be able to:

- Explain the role of banks in helping small business customers
- Describe the features and benefits of business products and services
- Identify the life stages of a small business and the products and services each will need.

DIVERSITY AWARENESS

Diversity Awareness: Fostering a Climate of Inclusion, Sensitivity, and Respect in the Workplace

Length: Approx. 45 minutes

A survey by Korn/Ferry International found that more than 2 million people leave their jobs each year because of unfairness in the workplace. The hiring costs which result from high turnover are a huge stumbling block to company success, not to mention the time investment that goes into screening

applicants and acclimating new hires to their role. Still, the greatest hindrance to progression lies within the heart of the issue—that is, to devalue and exclude employees because they are different is to also place limitations on their contributions and ability to grow.

From fundamental attribution errors to microinequities (a term coined by researcher Mary Rowe), *Diversity Awareness: Fostering an Environment of Inclusivity, Sensitivity, and Respect in the Workplace*, explores the subtle ways that these limitations occur and how to combat them by fostering an environment that focuses on building respectful interactions. The program defines diversity in broad terms, recognizing that people see differences in varying ways from educational background to personal attributes and experiences, among other areas. Professionals at every level will learn how to take proactive steps to find and capitalize on unique skills as well as exercise flexible thinking and seek personal growth.

Learning Outcomes

- Understand the subtle ways that bias occurs.
- Identify instances of devaluing others through small, subconscious behaviors and micro-inequities.
- Establish a framework to increase inclusion at the organizational level.
- Recognize different ways of conveying respect.
- Address conflict productively and respectfully.
- Lead by example and be part of the solution.

EFFECTIVE PUBLIC SPEAKING

5 hours – 5 CEUs, 5 PDU - \$99

Confidence is a key to delivering an effective speech or presentation. And delivering an effective presentation can be critical to success at work. This introductory-level course helps you develop the skills you'll need to become an outstanding and confident public speaker. It reviews the seven stages of public speaking including defining the audience and crafting your central message, all the way to writing, practicing, and delivering your presentation or speech. This course is an essential part of honing the skill of presenting and setting the stage for the boost of confidence to help you succeed.

EFFECTIVE BUSINESS WRITING

5 hours – 5 CEUs, 5 PDUs - \$99

The ability to write clearly and directly is highly prized in most organizations. Well-written emails and documents can help you earn respect among your peers. And poorly written emails and documents can detract from success at all levels. The ideas, techniques, and checklists in this introductory-level course apply to all forms of business writing: memos, reports, brochures, proposals, presentations, catalogs, and websites. This course will also teach how to revise for wordiness, unnecessary phrases, redundancy, and jargon, and the appropriate use of email in an organizational setting.

EFFECTIVE EMAILS, MEMOS AND LETTERS

5 hours – 5 CEUs, 5 PDUs - \$79

Communicating clearly and concisely in written formats like email, memos, and letters is very important in a workplace setting. Clearly communicating your thoughts, plans and proposals is a highly effective means to advance your ideas and earn the respect of your peers. This course will help you improve your use of these common business communication vehicles by providing best practices and effective tips and techniques.

EFFECTIVE MEETINGS

Guides you through planning and managing effective meetings. Learn how to hold meetings that give your team the opportunity to interact, collaborate, and share ideas, as well as resolve problems and make informed decisions.

After successfully completing the course, you will be able to:

- Explore the key areas of preparing an effective meeting
- Facilitate on-site and virtual meeting participation
- Handle problem behaviors in meetings effectively

EFFECTIVE PRESENTATIONS

5 hours – 5 CEUs, 5 PDUs - \$99

The ability to deliver an effective presentation is critical in most job functions. This introductory-level course helps learners organize, structure, and create effective presentations that feature slides as a visual aid. Because many organizations use PowerPoint as a way of communicating information, this course offers advice and guidance on the most effective and persuasive uses of PowerPoint, including best practices on word count, graphics, and structure.

ECONOMICS

This program introduces you to the fundamental principles of economics. Special emphasis is placed on macroeconomics and topics of importance to you as a banker. The course covers the basics of economic theory and includes examples of the application of economics to banking.

Bank personnel who have not had a formal course in Economics and wish to increase their understanding of economics as it relates to banking.

After successfully completing this program, you will be able to:

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Follow economic news and analyze important economic questions
- Locate and obtain economic data and information and use it to examine contemporary economic issues
- Apply economic principles to important questions in the financial services industry
- Use basic graphing and graph interpretation skills to examine economic questions
- Understand the major economic policy problems faced by government: economic growth, unemployment, inflation, and budget deficits and debt
- Understand the aggregate demand/aggregate supply model and its importance in examining major economic policy problems
- Recognize major economic policy controversies and the various schools of thought associated with them

EFFECTIVE REFERRALS SUITE

This suite of two courses and one exercise module* explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Referral Process**
Guides you through connecting client-provided clues about financial needs to products and services using the Effective Referral Model. Create opportunities for building client relationships by identifying appropriate resources and guiding clients to them.
- **Making Referrals**
Guides you through introducing solutions and gauging interest in them. Uncover ways to establish a connection between the client and the appropriate specialist or resource. Gain insight into revisiting referrals to improve sales performance.
- **Effective Referrals – Apply What You've Learned**
Practice connecting clues about needs to products and services using the Effective Referral Model.

EMPLOYMENT LAW

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

After completing this course, students will be able to:

- Explore general principles of employment laws to answer employee questions and make employment decisions
- Describe the purpose and intent of employment laws governing workplace supervision

ESSENTIALS OF WORKPLACE CONDUCT

Explores the four principles that guide appropriate actions to take in unfamiliar situations. Explains how appearance can have a great impact on how others perceive you, and addresses etiquette factors in the work environment and in offsite work situations.

After completing this course, students will be able to:

- Define the four guiding principles of business etiquette
- Introduce yourself or others appropriately to reflect professional hierarchy
- Describe professional dress code and the effect of not following the code
- Explain how workplace behavior can affect others
- Explain the rules of business etiquette to work situations out of the office

ESSENTIAL SELLING SKILLS BUNDLE

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

Effective Referrals Suite

This suite of two courses and one exercise module* explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Referral Process**
Guides you through connecting client-provided clues about financial needs to products and services using the Effective Referral Model. Create opportunities for building client relationships by identifying appropriate resources and guiding clients to them.
- **Making Referrals**
Guides you through introducing solutions and gauging interest in them. Uncover ways to establish a connection between the client and the appropriate specialist or resource. Gain insight into revisiting referrals to improve sales performance.
- **Effective Referrals – Apply What You've Learned**
Practice connecting clues about needs to products and services using the Effective Referral Model.

Making the Client Call Suite

This suite of three courses and one exercise module* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Calling on Clients**
Guides you through best practices for making client calls, both over the phone and in-person. Explore the preparatory steps for making calls.
- **Identifying Client Needs**
Guides you through identifying and understanding clues that clients give about their needs during interactions. Enhance skills for conducting insightful client interviews.

- **Presenting Solutions that Match Client Needs**

Guides you through crafting effective statements and questions that lead to a successful sale. Explore the steps for presenting solutions that match client needs.

- **Making the Client Call – Apply What You've Learned**

Practice identifying and understanding client needs, and then presenting solutions to meet those needs.

Overcoming Objections Suite

This suite of three courses and one exercise module* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Handling Client Questions**

Guides you through appropriately responding to client questions using product knowledge. Explore how questions can be seen as a positive response to a recommendation.

- **Responding to Client Objections**

Guides you through the most common client objections to product and service recommendations. Explore how to anticipate potential objections and expertly respond. Discover the benefit of keeping informed about your competition.

- **Closing and Following Up**

Guides you through taking a consultative approach to closing and following up on a sale. Explore the “assumptive close” technique. Uncover ways to build client relationships with appropriate follow-ups.

- **Overcoming Objections – Apply What You've Learned**

Practice navigating client questions and objections to result in a successful sale.

Relationship Sales Suite

This suite of two courses and one exercise module* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Relationship Sales Process**

Guides you through understanding and meeting clients' needs and expectations, rather than focusing on selling products. Explore the Relationship Sales Process as a method to help improve sales effectiveness.

- **Consultative Selling**

Guides you through the role of a sales consultant. Develop an understanding of client needs as a way to build relationships. Learn how to utilize product knowledge as a means to recommending products and services that match needs.

- **Relationship Sales – Apply What You've Learned (Exercise)**

Practice applying the Relationship Sales Process and consultative selling skills to client interactions.

Sales Planning Suite

This suite of three courses and one exercise module* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Creating Sales Portfolios**

Guides you through using the Sales Portfolio Process. Explore ways to create sales opportunities with existing clients by tracking activity in a Sales Portfolio. Get tips for selecting and prioritizing clients for your Portfolio.

- **Managing Client Portfolios**

Guides you through strategies for grouping and prioritizing client contacts in a Sales Portfolio. Explore how a Client Profile can help manage client information.

- **Planning a Call**

Guides you through strategic use of sales contacts. Explore setting the frequency of calls based on sales potential. Get tips for organizing information gathered during client conversations.

- **Sales Planning – Apply What You've Learned**

Practice applying the Sales Portfolio Process to sales contacts and building an effective Sales Portfolio.

ETHICAL ISSUES FOR BANKERS

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

After successfully completing the course, you will be able to:

- Describe the purpose and attributes of personal and banking ethics
- Explore the purpose and requirements of laws that mandate ethical banking practices
- Explore how to approach ethical problem solving
- Identify common ethical dilemmas and how to navigate them

ETHICS IN THE WORKPLACE

Being ethical isn't simply doing what's right, because what's right is in the eye of the beholder. Two people can be faced with the same situation and make two different decisions about how to behave and both claim they are doing what's right. Ethics can be managed and trained; however, a business needs to specifically communicate its expectations and standards of behavior. Successful completion of this course will increase your knowledge and ability to: dispel common myths about business ethics, describe the ideal ethical workplace, implement ethics guidelines and policies in your organization, identify and resolve typical ethical dilemmas, recognize common excuses for unethical behavior, and what to do about them, deal with unethical coworkers, customers, and vendors.

EVENT NETWORKING

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

After completing this course, students will be able to:

- Describe the importance of determining the target audience and the type of group event you are attending
- Identify professional and personal group characteristics and their commonalities
- Describe the importance of having a strategy for preparation and follow-up

EVERYTHING DISC WORKPLACE COURSE WORKSHOP (TEAMS AND ORGANIZATIONS)

The DiSC profile, published by Wiley, is a non-judgmental tool used for discussion of people's behavioral differences. If you participate in a DiSC program, you'll be asked to complete a series of questions that produce a detailed report about your personality and behavior. You'll also receive tips related to working with people of other styles.

Note: Information here applies only to Everything DiSC and DiSC Classic assessments. It's likely that other tests using the name DISC have not been researched and validated to the depth of Wiley's DiSC products.

The DiSC® model provides a common language that people can use to better understand themselves and to adapt their behaviors with others — within a work team, a sales relationship, a leadership position, or other relationships.

DiSC profiles help you and your team:

- Increase your self-knowledge: how you respond to conflict, what motivates you, what causes you stress, and how you solve problems
- Improve working relationships by recognizing the communication needs of team members
- Facilitate better teamwork and teach productive conflict
- Develop stronger sales skills by identifying and responding to customer styles
- Manage more effectively by understanding the dispositions and priorities of employees and team members

Everything DiSC® Workplace is designed for all employees in any type of organization or company, no matter their title or role. This assessment incorporates adaptive testing which generates a 20-page report providing personalized insights into what drives people at work. Most importantly, the Everything DiSC Workplace report is research validated so you can trust the results that you or your participants receive.

The Everything DiSC Workplace Profile includes:

- Discovering Your DiSC® Style
- Understanding Other Styles
- Building More Effective Relationships
- Personalized Style-Index

Everything DiSC Workplace is our most popular DiSC-based development assessment. Trainers, consultants, and coaches can use the modular design and online tailoring features to design customized and branded programs and profiles.

3 OPTIONS for TEAMS

1. Everything DiSC resources for teams

Teams need support, evaluation and time for reflection just as individuals do. You might already know about the benefits of using Everything DiSC with teams: better communication, increased understanding, reduced unproductive conflict.

Teams typically begin with Everything DiSC Workplace®.

Additional DiSC resources available to teams:

Comparison Reports

Show strengths, challenges and relationship behaviors of any two people on the team. Compare any two people who have taken any of the Everything DiSC Profiles. Two 10-page reports, one for each person. Free with an EPIC account.

MyEverythingDiSC

Team members can compare themselves with others who have taken an Everything DiSC assessment and signed up for an MyEverythingDiSC account. Groups can also create group maps and get tips for working better with people in that group.

Group reports are available to the facilitator get even more insights into a team.

2. Five Behaviors of a Cohesive Team

Is your team part of your organization's competitive advantage? Or is it slow about making decisions, shy about making waves, mired in politics or posturing? Are meetings boring, wasteful or explosive? Maybe your team is doing OK, but could be more cohesive, better at meeting commitments and holding each other accountable. The Five Behaviors of a Cohesive Team® can help. (We thought our own team was doing great, but after completing the program we discovered how to work together even better.)

The **assessment** includes Everything DiSC and adds questions based on Patrick Lencioni's model from his best-selling book, *The Five Dysfunctions of a Team*. It evaluates how well the team members believe they and the team are performing. It addressed issues of trust, conflict, commitment, accountability and results.

To optimize effectiveness, teams debrief on their results and engage in facilitated discussions around each topic. The program works best with intact teams who have been working together for at least a short while. We recommend using a skilled facilitator for this program as the Five Behaviors journey takes a commitment of time and emotion.

3. Team Dimensions

If you have a few employees struggling with teamwork or have new people you want to form into a team, then Team Dimensions can help. This profile helps individuals work from their strengths by identifying their most natural team role. It can also highlight areas in which a new team might struggle.

Individuals will receive a report that identifies their preferred role on a team: creator, advancer, refiner, executor, or flexer. Not only will they learn about the strengths they can bring to a team, they will also gain insight into how they might be perceived by others and how they can work better with others.

Team leaders will find the profile helpful when leading a new team. Leaders will identify where they are most comfortable and how to look out for focusing too long in that area. They will gain insight into what tasks a member might need coaching to handle and where to watch for stress on the team. The focus for this profile is on teamwork, team roles and topics such as meetings and time management. The report introduces the team to the "Z" process--the sequence of states that most team projects follow. It explores common issues of teams: communication, meetings, time management, and team roles. Team members learn what behaviors they might expect from other team members and how best to work with them.

Choosing between Everything DiSC Workplace and Team Dimensions is a matter of identifying your greatest needs. Many organizations use both. Everything DiSC describes who you are; Team Dimensions describes what you do and the talents you bring to a team. And the Five Behaviors of a Cohesive Team builds an existing team into a more productive, effective team – any organization's competitive advantage.

EVERTHING DISC WORKPLACE INDIVIDUAL ASSESSMENT

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FIGHTING FRAUD: 10 TOP SCAMS TARGETING OR NATION'S SENIORS (2018)

Top Ten Types of Scams Reported to the Hotline

IRS Impersonation Scams

Robocalls and Unsolicited Phone Calls

Sweepstakes Scams / Jamaican Lottery Scam

“Can You Hear Me?” Scams
Grandparent Scams
Computer Tech Support Scam
Romance Scams
Elder Financial Abuse
Identity Theft
Government Grant Scams

One of the Senate Aging Committee’s top priorities in the 115th Congress is to continue combatting fraud that targets seniors. The Fraud Hotline has been instrumental in this fight, providing more than 1,400 people in 2017 with information on common scams and offering tips on how to avoid becoming victims of fraud. In addition, Fraud Hotline investigators have encouraged victims to report fraud to the appropriate law enforcement agencies to improve the government’s data as well as its ability to prosecute the perpetrators of these scams. Committee investigators have even helped some victims recover thousands of dollars of their hard-earned retirement savings.

The Aging Committee has held hearings on seven of the top ten scams on this list. The Committee’s hearings have helped raise public awareness to prevent seniors from falling victim to these scams, as well as to provide valuable oversight of the federal government’s effort to combat these frauds and protect consumers. The Committee has pressed federal law enforcement agencies to combat fraud and put the criminals who prey on our nations’ seniors behind bars.

While tangible progress has been made in countering a number of consumer scams, it is evident that more work remains to be done. For example, in November 2017, AARP released a report that found that military veterans are more likely than other Americans to be victims of scams and that some scams are specifically aimed at programs and charities geared to veterans.

As the Aging Committee enters the second session of the 115th Congress, Chairman Collins and Ranking Member Casey intend to maintain the Committee’s focus on frauds targeting seniors and will continue to work with their Senate colleagues to ensure that law enforcement has the tools it needs to pursue these criminals and to encourage a more effective federal response to these scams.

This Fraud Book is designed to serve as a resource for seniors and others who wish to learn more about common scams and ways to avoid them. For further assistance, contact the Aging Committee’s Fraud Hotline at 1-855-303-9470

FINANCIAL ELDER ABUSE

This seminar is designed for ALL bankers who are in a position of customer contact at their financial institution.

Elder abuse is a growing problem. Every year an estimated 2.1 million older Americans are victims of some form of elder abuse. For every case of elder abuse that gets reported, experts estimate there are as many as five cases that go unreported. Many people who hear the term “elder abuse” immediately think about older people living in nursing homes or about elderly people living alone with no visitors. The truth is: 1. Most incidents of elder abuse do not happen in nursing homes, 2. Most elder abuse and neglect take place at home, 3. There is no single pattern of elder abuse in the home, 4. It isn’t just the sick or mentally impaired elderly who are targets of abuse. In this seminar, attendees will learn about the different types of elder abuse older customers are exposed to, including financial scams. In addition, you will gain insight on some of the signs of financial abuse and what you can do to help your older customers.

Program Outline:

- What is Elder Abuse?
- Types of Elder Abuse
- Financial Abuse
- Signs of Financial Abuse
- What you can do to prevent financial abuse
- Case Studies

FOUNDATIONAL CERTIFICATE IN BANK MARKETING

Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank’s brand. Gain insight into managing marketing activities from brand management to PR to digital marketing, and learn the key regulatory guidelines for bank marketing.

By completing the ABA Foundational Certificate in Bank Marketing curriculum, you’ll strengthen your knowledge of marketing’s role in a financial institution and within the banking industry as a whole..

Required Courses

You must complete the following facilitated and self-paced online courses to earn your certificate:

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

- Marketing in Banking
- Marketing Planning
- Marketing Management

Self-Paced Online: Learn at your own pace. Each course is 15-75 minutes in length.

- Marketing in a Digital World
 - Search Engine Optimization
 - Build Your Campaign
 - Find Your Audience
 - The Power of Facebook
 - Leveraging LinkedIn
 - Strategic Twitter
- Recognizing and Preventing UDAAP

The estimated time to complete this certificate is approximately 21 hours. You may select your state dates for each of the three required Facilitated Online courses after you have completed your Certificate purchase. Students have access to the curriculum for 1 year from date of purchase.

FRAUDS, SCAMS & CONS: AVOIDING A FINANCIAL NIGHTMARE

This course is designed to give you an understanding of the various types of fraud, scams, and con games that are prevalent in the world today. By becoming familiar with these, you will be able to better protect your financial institution, you and your customers from becoming victims of fraud. Highlights include but are not limited to the following:

- Internet scams including auction fraud, non-delivery of merchandise, phishing, pharming and spoofing.
- Common fraud schemes such as identity theft, advance fee schemes, reverse mortgage scams and telemarketing fraud.
- Investment-Related scams which include letters of credit fraud, Ponzi schemes and pyramid schemes.
- New account fraud and check fraud.
- Other scams including skimming, credit card fraud, debt elimination and Nigerian letter fraud.

FRAUDS, SCAMS & CONS - Session 1: Internet Scams

This session is designed to give participants an understanding of the various Internet Scams that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of Internet Scams.

After completing this session, participants will be able to:

- Understand the different types of auction fraud.
- Identify ways individuals are scammed by non-delivery of merchandise and ways to avoid this type of scam.
- Recognize what phishing, vishing, spoofing and pharming are along with various tips to prevent these types of fraud.
- Describe what spam and call tag spam are and ways to keep away from spam.
- Know how to identify a re-shipping scam and way to avoid this type of swindle.

FRAUDS, SCAMS & CONS - Session 2: Common Fraud Schemes

This session is designed to give participants an understanding of some of the more common fraud, scams, and con games that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Comprehend identity theft and recognize ways to prevent it.
- Know why child identity occurs and who is responsible.
- Become familiar with business fraud and how it happens.
- Recognize telemarketing fraud, advance fee scheme, mortgage scams and ways to avoid these types of fraud.

FRAUDS, SCAMS & CONS - Session 3: Investment Related Fraud and Miscellaneous Scams

This session is designed to give participants an understanding of the investment-related fraud schemes as well as other scams that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Recognize investment-related fraud such as the letter of credit fraud, prime bank note fraud, Ponzi schemes and pyramid schemes.
- Identify other types of fraud and scams such as credit card fraud, skimming, market manipulation, debt elimination fraud and telephone collection scams.
- Also understand the stranded swindle con, work from home scams, lottery scams, rental scams and health care/insurance scams.

FRAUDS, SCAMS & CONS - Session 4: Check and New Account Fraud

This session is designed to give participants an understanding of two of the oldest forms of fraud, check and new account fraud. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Recognize common forms of check fraud and what security features to look for in genuine checks.
- Understand the importance of the new account interview.

- Help prevent new account fraud.
- Identify acceptable and unacceptable types of identification.
- Learn some tips for verifying signatures.
- Know what to look for when it comes to a new account applicant's behavior and their transaction.

FUNDAMENTALS OF CONSUMER LENDING SUITE

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

Consumer Credit Basics

Guides you through the key attributes of consumer lending and establishes familiarity with common lending industry terms and features.

Understand how deposit and lending products can help minimize risk to the bank while still providing full-service to customers. Discover ways to respond appropriately to loan inquiries.

After successfully completing the course, you will be able to:

- Describe key lending attributes and terms
- Explain the role consumer lending plays in a bank's profitability
- Explain the basics of consumer loans and lines
- Determine how to comply with loan inquiry and application regulations

Consumer Loan Process

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

After successfully completing the course, you will be able to:

- Examine the consumer lending process
- Describe the application step
- Describe the decisioning step
- Explain how to communicate the lending decision to your customer

FUNDAMENTALS OF CREDIT ANALYSIS AND BUSINESS FINANCE

This program has been designed to assist bankers as well as economic developers, community developers, and others in analyzing the credit-worthiness of businesses. Over a two-day period of time, course participants will learn how to analyze the financial statements of businesses and how to structure financial packages. Case studies of actual businesses will be used to demonstrate to students the standard credit analysis techniques of finance professionals. Students who take this course will work in predetermined teams. At the conclusion of the program, participants will be able to identify the strengths and weaknesses of operating businesses and be able to distinguish between quality, marginal and poor credits. Program highlights:

- Business Credit Analysis – what it is
- The company's balance sheet/overview
- Current assets
- Current liabilities
- Working capital
- Statement spreading
- Case study
- Long-term assets
- Long-term liabilities
- Case study
- The profit and loss statement
- Case study
- Types of financing
- Types of business organizations

The pace of training in this course will be rigorous. Participants should dress casually and bring a calculator (preferably a business calculator). All other materials including course manuals will be provided.

FUNDAMENTALS OF MORTGAGE LENDING

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

Learning Objectives

- Describe mortgage financing programs and options
- Explain applicable compliance laws and their impact on the mortgage process
- Describe how a property appraisal is completed and how they are used in mortgage financing
- Describe the basic principles involved in real estate investment and finance, including the business of construction and development lending
- Describe the different forms of mortgage fraud and its impact on the industry and financing process

FUNDAMENTALS OF SMALL BUSINESS BANKING SUITE

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

Small Business Basics

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

After successfully completing the course, you will be able to:

- Define the operating and life cycles that impact business operations
- Describe the four common types of businesses
- Describe the six ways a business can be structured legally

Small Business Operating and Life Cycle

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

After successfully completing the course, you will be able to:

- Explain the steps of the operating cycle
- Describe the business needs, and small business products, that are common to each step.
- Explain the phases of the life cycle
- Describe the business needs and products that correspond to each need

FUTURE OF BUSINESS, THE

The Future of Business training course offers a brief yet complete introduction to business concepts and terminology using a student-centered, practical, and relevant approach. Students learn to navigate through the sometime stormy business environment by stressing important business issues such as customer satisfaction and quality, entrepreneurship, cultural and workplace diversity, ethics, global business, technology, teams, and e-business.

Topics include:

Understanding Economic Systems and Business
Making Ethical Decisions and Managing a Socially Responsible Business
Competing in the Global Marketplace
Forms of Business Ownership
Entrepreneurship: Starting and Managing Your Own Business
Management and Leadership in Today's Organization
Designing Organizational Structures
Managing Human Resources and Labor Relations
Motivating Employees
Achieving World-Class Operations Management
Creating Products and Pricing Strategies to Meet Customers' Needs
Distributing and Promoting Products and Services
Using Technology to Manage Information
Using Financial Information and Accounting
Understanding Money and Financial Institutions
Understanding Financial Management and Securities Markets

HEALTH SAVINGS ACCOUNT EXPERT CERTIFICATE

The Health Savings Account (HSA) Expert Certificate provides a comprehensive overview of HSA requirements for financial institutions and benefits administrators. It is designed to help HSA providers and their staff master key requirements, situations, and strategies to better serve HSA account holders. The **Health Savings Account (HSA) Expert Certificate** is the product of HSA Consulting Services, LLC and its President and Founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council. Registration also includes a digital copy of the HSA Owners' Manual. The estimated time to complete these 8 courses is 2.5 hours. Tuition is \$795 plus \$10 administration fee.

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services. Modules are:

- Overview of Health Savings Accounts
- HSA Eligibility
- HSA Contributions
- HSA Distributions
- HSA Account Administration
- HSA Benefits, Strategies, and Best Practices
- How Much Do You Know About HSAs?

HOW TO HANDLE CHANGE AND UPHEAVAL

Change is inevitable, in organizations and in life. Learn the intricacies of change and how to handle resistance to change. Successful completion of this course will increase your knowledge and ability to: evaluate typical attitudes toward change, recognize the signals of change-related stress, understand the four parts of the change cycle, apply positive strategies for coping with change

HUMAN RELATIONS

Employee skills and motivation are critical for organizational success. This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part. After successfully completing this course, you will be able to: understand the concepts, processes, and practices that form the basis of successful HRD; show how concepts and theory can and have been put into practice in a variety of organizations; focus on the shared role of line management and human resource specialists in HRD; and reflect the current state of the field, blending real-world practices and up-to-date research.

HUMAN RESOURCE MANAGEMENT

Audience: Human Resource Professionals, Office Managers and Department Managers.

This course covers all aspects of human resource management and its impact on both individuals and organizations. The text builds on a foundation of research and theory but also provides a practical framework focusing on critical issues and successful practices. Over 500 different organizations from a variety of settings are used as examples to illustrate key points and make the connection to HR practice. Important issues and critical trends are spotlighted in each chapter and reflected in the comprehensive and chapter ending cases included in the text. Managing Human Resources' balance of theory and practice, hands-on activities, applications, and examples helps students develop the competencies to understand and help their organizations create a sustainable competitive advantage through people.

INNOVATION IN TEAMS AND ORGANIZATIONS

Estimated length: 5 hours .5 CEUs

Course Description

Innovation can make or break an organization in terms of its ability to win and keep customers. This course looks at innovation in corporations and the public sector. It reviews the latest academic thinking on innovation, including Clay Christensen's seminal thinking on disruptive technology and the proper response to the disruption. Further, it explores some of the internal responses to the need for creativity, including idea champions, idea incubators, new venture teams and skunk works, and the process of moving from innovation to commercialization. This course also covers some of the more successful corporate innovators as a way of illustrating the principles of effective innovation in large organizations.

Learning Outcomes

- Outline the key factors for an innovative organization
- Discuss the barriers to innovation
- Explain the differences between incremental, semi-radical, and radical innovation
- Describe internal innovation tools such as idea champions, idea incubators, new venture teams and skunk works
- Explain the process of moving from idea to commercialization
- Discuss the issues surrounding innovation in the public sector

INTRODUCTION TO ANALYZING FINANCIAL STATEMENTS

This course introduces financial statement analysis as a means of determining the viability of a small business loan request or monitoring the financial solvency of the business. The course covers the income statement and balance sheet, determining key financial ratios and trends, and performing basic cash flow analysis.

After successfully completing this course, you will be able to:

- List the basic steps of financial statement analysis and the purpose of each step
- Describe the cash flow cycles of the different business types
- Perform a simple cash flow analysis.

INTRODUCTION TO CRITICAL THINKING

7 hours – 7 CEUs - \$95

Critical thinking is an intellectual model for reasoning through issues to reach well-founded conclusions. It may be the single-most valuable skill that one can bring to any job, profession, or life challenge. Being able to ask the right questions, critique an argument, and logically dissect an issue occur constantly in the workplace and our lives. This introductory-level course is designed to help learners define and identify critical thinking and reasoning skills and develop those skills.

INTRODUCTION TO TRUST PRODUCTS AND SERVICES

Those employees who have recently joined the trust department in support positions, non-trust personnel within the bank who work with trust officers and trust clients, as well as employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

After successfully completing this program, you will be able to:

- Determine what an estate is
- Understand the estate planning process
- Explain federal estate taxation
- Distinguish between personal and real property
- Compare forms of property ownership
- List the methods of property transfer
- Contrast the forms of business ownership

- Distinguish types of trusts
- Compare testamentary and living trusts
- Describe the characteristics of a good trustee
- Describe the reasons for creating an irrevocable trust
- Explain the structure of an A/B trust plan
- Recognize the mechanics of an irrevocable life insurance trust
- Contrast the various types of charitable trusts
- Describe the dispositive provisions of a trust before and after the grantor's demise
- Analyze trustee vacancy and co-trustee considerations
- Understand the execution of a trust and proof of a trust's existence
- Define and use the terms that appear in bold in the text

LEADERSHIP IN ACTION SUITE

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals. Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately.

Authentic Leadership

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

After successfully completing the course, you will be able to:

- Identify the five traits of authentic leadership
- Use the five C's to develop authentic leadership traits

Building a Collaborative

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

After successfully completing the course, you will be able to:

- Identify the value of collaborative teams to your organization
- Describe the elements of team collaboration to gain commitment and build success
- Explain the decision making process to help teams move forward and deliver results

Communicating Vision

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

After successfully completing the course, you will be able to:

- Clarify the reasons for the vision and end results
- Create a vision statement that is easy to understand
- Communicate your vision and determine action steps

Empowerment

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

After successfully completing the course, you will be able to:

- Identify how empowered individuals benefit your organization
- Describe six elements of empowerment
- Use the three-step model for delegation

Managing Change

Guides you through positively mitigating the effects of change on individuals and workgroups. Pinpoint reaction types and develop insight into the reasons for resistance towards change. Discover ways to leverage employee feedback and ideas for successfully managing change.

After successfully completing the course, you will be able to:

- Identify the seven effects of change
- Describe the possible reactions to change
- Use the three-step process to communicate change and get buy-in

LEADING YOUR PEOPLE TO SUCCESS

The Leading Your People to Success course discusses how supervisors can use proven techniques to empower their employees. The content of the course includes: team building skills; group dynamics; coaching and counseling; productive performance appraisals; support of employee career development; creating a high-opportunity work environment; embracing change; and continuous improvement of employees.

Topics include:

Building an Empowered Team

Coaching and Counseling for Excellence

Giving Effective Performance Appraisals
Supporting Career Development
Proactively Embracing Change
Being the Complete Supervisor

ABA LEGAL FOUNDATIONS IN BANKING

Legal Foundations in Banking teaches the underlying legal structure for conducting the business of banking. It gives bankers the range of key requirements affecting banks as well as core language that must be understood. The course provides critical legal information about banking that every banker should know.”

LEVERAGING THE BENEFITS OF A DIVERSE WORKFORCE

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

After completing this course, students will be able to:

- Recognize the business case for diversity
- Define the management practices that support diversity in the workplace
- Explain the difference between diversity vs. stereotypes
- Apply the five-step process for handling diversity conflict resolution

MAKING THE CLIENT CALL SUITE

This suite of three courses and one exercise module* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Calling on Clients**
Guides you through best practices for making client calls, both over the phone and in-person. Explore the preparatory steps for making calls.
- **Identifying Client Needs**
Guides you through identifying and understanding clues that clients give about their needs during interactions. Enhance skills for conducting insightful client interviews.
- **Presenting Solutions that Match Client Needs**
Guides you through crafting effective statements and questions that lead to a successful sale. Explore the steps for presenting solutions that match client needs.
- **Making the Client Call – Apply What You've Learned**
Practice identifying and understanding client needs, and then presenting solutions to meet those needs.

MANAGEMENT ESSENTIALS SUITE

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately.

Coaching

Guides you through cultivating a coaching relationship. Learn how to recognize coaching opportunities and invite an employee into a coaching relationship. Explore how to identify each employee's skills and their opportunities for development. Discover ways to collaboratively create a coaching plan.

After successfully completing the course, you will be able to:

- Describe the benefits of coaching
- Discuss development opportunities with the employee
- Create an effective coaching plan with the employee

Corrective Action

Guides you through facilitating an employee's improvement using the progressive disciplinary model. Understand how to apply corrective action in a balanced and objective manner. Learn when corrective action is justified and the consequences of not taking action.

After successfully completing the course, you will be able to:

- Describe the four steps of corrective action to determine which actions to take
- Document corrective action effectively
- Conduct a successful corrective counseling session with the employee

Effective Meetings

Guides you through planning and managing effective meetings. Learn how to hold meetings that give your team the opportunity to interact, collaborate, and share ideas, as well as resolve problems and make informed decisions.

After successfully completing the course, you will be able to:

- Explore the key areas of preparing an effective meeting
- Facilitate on-site and virtual meeting participation

- Handle problem behaviors in meetings effectively

Employee Recognition

Guides you through preparing and delivering recognition in a way that makes the employee feel valued and appreciated. Get tactics for reinforcing desired behaviors and actions for ongoing employee performance success.

After successfully completing this course, you will be able to:

- Describe the difference between compensation and rewards and recognition
- Communicate recognition effectively
- Explain the importance of recognition for individuals and your team
- Use key components of a meaningful recognition process that suits individual employees

Interviewing

Guides you through methods for conducting an effective interview. Learn how to quickly identify job requirements and skills. Discover various types of interview questions to ask and listening techniques to use. Ensure your interviewing follows legal guidelines, and helps you make fair hiring decisions.

After successfully completing the course, you will be able to:

- Prepare for and initiate the interview
- Ask the appropriate questions in the interview
- Use the appropriate interview closing
- Assess candidates objectively

Managing Performance

Guides you through managing performance proactively. Learn how to leverage the three steps in the performance management cycle to ensure that your employees stay focused on - and remain accountable for - business goals and outcomes.

After successfully completing this course, you will be able to:

- Create and modify performance objectives
- Discuss the performance objectives with the employee
- Determine how to monitor employee progress

MANAGING CHANGE

Teaches leadership strategies to approach change. Covers communication skills to apply them to a four-step change communication process and manage the impact of change. Provides ways to identify reactions to change and address them effectively. Covers how to gain commitment from others to support change and to take action.

After completing this course, students will be able to:

- Distinguish between change and transition
- Identify seven typical effects of change
- Describe the primary reactions employees have to change events
- Examine the three stages of change
- Identify possible reactions to each stage of change
- Identify the seven strategies to demonstrate change leadership
- Identify the influence and action you can take in change situations
- Describe the key elements of effective communication
- Identify the four steps to communicating change effectively
- Describe the impact of the four-step communication approach on a change event

ABA MANAGING FUNDING, LIQUIDITY, AND CAPITAL

After successfully completing this program, you will be able to:

- Identify the risk-return characteristics of various deposit and non-deposit sources
- Evaluate the costs of various funding sources and their impact on profitability
- Evaluate the impact of various funding sources on interest rate and liquidity risk
- Use various measures to evaluate liquidity risk
- Take appropriate measures to manage liquidity
- Identify optimal capital levels from both the regulators' and shareholders' point of view
- Evaluate the costs and risks of different sources of capital
- Prepare a capital management plan

ABA MANAGING INTEREST RATE RISK

Prerequisites: Participants should have an understanding of financial instruments, financial markets, and interest rate mechanics either through Analyzing Bank Performance or experience. This is a difficult course that covers a number of complex concepts and requires an ability to deal with a variety of mathematical concepts and computations. *Designed for individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk.*

After successfully completing the course, you will be able to:

- Understand the mechanics of valuing cash flows including duration and price sensitivity

- Identify the determinants of the overall level of interest rates
- Use static GAP and duration GAP analysis to measure interest rate risk
- Assess the impact on interest rate risk of various pricing, investment, and funding decisions
- Use a range of derivatives to manage interest rate risk including futures, forwards, interest rate swaps, caps, floors, and collars
- Apply all of these concepts to the management interest rate risk in your own institution.

ABA MANAGING THE BANK'S INVESTMENT PORTFOLIO

After successfully completing this program, you will be able to:

- Identify the key characteristics of common investment instruments
- Calculate the yield on those instruments
- Describe regulatory and accounting restrictions on the bank's investment portfolio
- Identify all of the elements that should be included in the bank's investment policy and formulate such a policy
- Compare the benefits and risk of various investment strategies
- Evaluate the comparative return of taxable and tax-exempt securities
- Evaluate total return and option-adjusted spreads on instruments with prepayment risk

MANAGING TIME AT WORK

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

After completing this course, students will be able to:

- Plan time effectively
- Create a task management plan
- Organize the workspace
- Manage interruptions and daily activities

MANAGING TIME SO IT DOESN'T MANAGE YOU

This session will help you learn how to focus on priorities and learn techniques to manage your time and energy, as a supervisor, in the manner that's most meaningful to you and your staff. You will learn valuable concepts to help you manage your energy, thereby controlling your stress.

Workshop objectives:

- Understand how to manage your energy versus your time;
- Identify high value activities to help you focus on what is most important on a consistent basis;
- Discover how to manage your life by focusing on 3 critical areas;
- Gather quick tips to keep the momentum going and manage stress.

MANAGING YOUR TIME

Have you ever wished for a thirty-hour day? Surely this extra time would relieve the tremendous pressure under which we live. Our lives leave a trail of unfinished tasks, unanswered letters, unvisited friends, unwritten articles, and unread books that haunt quiet moments when we stop to evaluate. But would a thirty-hour day really solve the problem? Wouldn't we soon be just as frustrated as we are with our twenty-four hour allotment? A mother's work is never finished, and neither is that of any manager, student, teacher, or anyone else we know. We live in constant tension between the urgent and the important.

The problem is that the important task rarely must be done today, or even this week. Program Objectives:

- Determine how to presently use time
- Become aware of the portion of time that can be controlled
- Learn how to make the most effective use of the time under your control
- Handle uncontrollable time in a more efficient way
- Use time the way you choose (work, play, rest)

MARKETING

Designed for bank personnel in customer contact and operations positions, management trainees, and persons entering banking at the mid-management level. Marketing for Bankers looks at what motivates customers to purchase financial services and teaches bankers how to develop a successful marketing plan. After successfully completing this class you should be able to:

- recognize consumer motivation and buying behavior
- integrate public relations, advertising, sales promotions, selling, and service distribution functions in the bank's overall marketing plan
- conduct situation analysis and formulate a master marketing strategy
- monitor and evaluate performance

MARKETING IN A DIGITAL WORLD SUITE – Social and Digital Suites

Social Campaigns Suite

The Power of Facebook
Leveraging LinkedIn
Strategic Twitter

Digital Campaigns Suite

Search Engine Optimization

Course Descriptions

The Power of Facebook

The place to find and meet clients and prospects is online. Learn how you can leverage the 1.7 billion users on Facebook to expand your reach and grow your bank's business.

Modules:

- Stand Out: Create Your Account
 - Share It: Earn Attention
 - Reach Out: Grow Your Audience
 - Customize: Promote Engagement
 - Analyze: Increase Your Impact
-

What You'll Learn

- Explain the best practices for creating accounts and content
- Identify ways to connect with prospects and customers
- Identify strategies to launch Facebook campaigns, extend your reach, and build brand loyalty
- Identify the types of tools that Facebook offers to engage your audience
- Track effectiveness and success measures

Leveraging LinkedIn

LinkedIn plays an important role in how you are perceived professionally. Learn how to leverage this high-traffic destination with a LinkedIn profile that truly reflects your professional brand and allows you to connect with prospects and customers.

Modules:

- Stand Out: Build a Powerful Profile
 - Connect: Grow Your Network
 - Tune In: Keep Up in a Busy World
 - Share: Be a Thought Leader
 - Reach Out: Promote Your Brand
-

What You'll Learn

- Explain the best practices for creating accounts and content
- Identify strategies to connect with prospects, customers, and other professionals
- Leverage LinkedIn as a tool to stay informed
- Identify thought leadership strategies
- Identify approaches to extend branch reach and increase audience engagement

Strategic Twitter

Twitter has become an essential way to share instant feedback with companies and brands. Learn how to leverage Twitter to develop compelling content and grow your bank's audience of customers, prospects, and influencers.

Modules:

- Stand Out: Create a Compelling Account
 - Keep Up: Develop a Powerful Network
 - Tune In: Keep Up in a Busy World
 - Share: Be a Thought Leader
 - Reach Out: Promote Your Brand
-

What You'll Learn

- Explain the best practices for creating accounts and content
- Identify strategies to connect with prospects and customers
- Create content that engages
- Create a strategy to achieve your communication and marketing objectives
- Identify the types of advertising available on Twitter

Search Engine Optimization

Search engine optimization (SEO) is a critical way to make your bank more visible to people seeking what you have to offer. Learn about the factors that affect search results and identify best practices that can help you and your bank right away.

Modules:

- Search Engines: Drive Traffic
- On-Page: Maximize Your Site
- Off-Page: Attract Visitors
- Writing for SEO: Contribute to Success

What You'll Learn

- Describe how search engines work, including how they identify and rank webpages
- Identify the factors on a website that most affect search rankings
- Identify the factors separate from your website that most affect search rankings
- Write content to optimize search results

Build Your Campaign

The majority of consumers go online before making a purchasing decision, and some only use their phone to buy everything from groceries to financial services. Learn how to reach the digital consumer by understanding what works and what doesn't in digital campaigns.

Modules:

- Campaign Goals: Craft Your Objective
 - Campaign Types: Explore Options
 - Targeting: Find Your Customers
-

What You'll Learn

- Connect common marketing goals with digital marketing strategies
- Describe common digital marketing campaign approaches
- Select from a variety of targeting options to reach intended audiences

Find Your Audience

Learn about the variety of ways to reach customers and prospects, and how to combine digital ad options for maximum effect.

Modules:

- Search Ads: Get Found
 - Display Ads: Make an Impression
 - Video: Capture Attention
 - Apps: Engage Audiences
 - Text Campaigns: Think Mobile
-

What You'll Learn

- Describe key attributes, benefits, and metrics associated with: search ads, display ads, and video campaigns
- Explain how apps and in-app advertising attract and engage target audiences
- Identify ways to use text-message campaigns successfully

ABA MARKETING IN BANKING

Marketing in Banking presents the foundations of marketing in the banking industry. The course reviews the core responsibilities of bank marketing, how marketing is structured in an organization chart, and how to assess the financial performance of a financial institution.

Learning Outcomes and Objectives

- Clarify the role of marketing in bank performance management
- Identify the core responsibilities typically assigned to marketing
- Understand how to review a bank's balance sheet and income statement
- Provide background information for the regulations impacting bank marketing activities

Audience

This is a foundation course in the structure of a bank marketing function and the related core responsibilities. It is designed for employees interested in discovering the role of marketing within a financial institution. This is an entry-level course for anyone entering bank marketing.

ABA MARKETING MANAGEMENT

Marketing Planning examines management activities from ongoing brand management to public relations and digital marketing to return on investment. Understanding the practices needed to prioritize projects, assess performance and balance resources will enhance your marketing success. To be an active contributor on a marketing team you must have working knowledge of marketing management.

Learning Outcomes and Objectives

- Identify the key management areas assigned to marketing
- Clarify the purpose and benefit of public relations
- Explain the importance of data management and direct marketing
- Examine activities that improve customer experience management
- Evaluate how to assess your return on marketing investment

Audience

This is a foundation course to examine the knowledgebase and management skills required to manage the marketing activities at a financial institution. It is designed for employees interested in taking an active role in the management of bank marketing.

ABA MARKETING PLANNING

Marketing Planning examines the process to develop a comprehensive strategic marketing plan. The course reviews research that helps a bank marketer assess their customers and trade area opportunities and how to integrate the information into a situation analysis. It covers activities from the discovery phase to setting objectives, creating action plans and developing the related budget.

Learning Outcomes and Objectives

- Understand the importance of customer and market research.
- Clarify the need for market segmentation and product focus
- Define the structure for marketing objectives and goals
- Understand the sequence for creating vision, mission, values and a competitive advantage
- Provide
- Identify the best structure for documenting the marketing plan

Audience

This is a foundation course to develop skills and best practices for preparing a marketing plan. It is designed for employees interested in taking an active role in the management of bank marketing. This is an entry-level course for anyone planning to work in a marketing department at a financial institution.

MAXIMIZING PERFORMANCE

◆**Effective Performance Management:** Performance management is more than the annual evaluation. This session delivers information to help managers deal with poor performance, negative behavior or simply constructive feedback as needed. We will cover guidelines for recognizing the opportunity and formulating the discussion to help develop employees.

Content:

- Benefits and consequences to employees and company
- Dynamic expectation activity
- The difference between constructive feedback and corrective action
- Documentation guidelines
- A 7-step *Effective Performance Management Planning Tool* to help managers prepare and deliver effective discussions.

Participants will learn how to:

- Identify situations that require action - constructive feedback or corrective action
- Understand the difference between constructive feedback and corrective action
- Realize the value and importance of setting and communicating clear expectations
- Apply the steps for preparation
- Understand techniques for implementation of performance conversation and follow up
- Practice delivering messages

◆**Managing in Thirds:** Regardless of whether you have 1 or 101 direct reports, the process of determining whether your employees are top, middle or bottom performers is critical to your ability to coach and develop them.

The content of this program will provide participants the opportunity to:

- Understand how to determine their top, middle and bottom performers and assign them accordingly
- Identifying the qualities and strategies to develop each of the 3 levels
- Learn techniques to challenge, develop and retain top performers, the most important employees to retain.
- Insight on goal setting techniques
- Use a development planning tool

◆**Coaching, Rewards & Recognition:** By understanding the benefits of coaching, managers will learn how to coach direct reports to maximize potential. They will be provided tools to help them recognize the need to encourage others toward personal growth, seek out the potential in others and encourage others to stretch their comfort zone of skills. A significant aspect of coaching is recognition and is one of the most important tools supervisors have to contribute to the job satisfaction of their direct reports and ultimately the retention of employees. Participants will learn why recognition is so important to employees, the benefits and consequences, the difference between rewards and recognition, and the type of recognition all coaches have the power to deliver.

◆**Effective Performance Appraisals:** This workshop will help participants prepare for and conduct effective performance appraisals. After completion of this module participants will: set performance expectations, measure performance and determine a fair overall performance rating based on performance goals and individual assessment, communicate and document performance results and set future goals, identify common pitfalls and how to avoid them.

MEMBER SERVICES FOR CREDIT UNIONS CERTIFICATE

The following Member Service courses teach credit union employees how to improve member communications. From ways they can increase the value of transactions through cross-selling, to the art of teller service standards, this effective curriculum links theory with practice to accelerate success.

Customer Service

REAL Customer Service 1 - Showing Customers You Care .

REAL Customer Service 2 - Using Language to Serve the Customer

REAL Customer Service 3 - Opening the Conversation
REAL Customer Service 4 - Diagnosing Member Needs
REAL Customer Service 5 - Responding to Customer Requests
REAL Customer Service 6 - Taming Challenging Conversations
REAL Customer Service 7 - Closing the Conversation

Customer Service

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

REAL Customer Service 1—Showing Customers You Care

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

REAL Customer Service 2—Using Language to Serve the Customer

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

REAL Customer Service 3—Opening the Conversation

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

REAL Customer Service 4—Diagnosing Customer Needs

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

REAL Customer Service 5—Responding to Customer Requests

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

REAL Customer Service 6—Taming Challenging Conversations

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

REAL Customer Service 7—That's a Wrap—Closing the Conversation

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

MONEY AND BANKING

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

Learning Objectives

- Describe the functions of money and our payments system
- Connect the time value of money with financial markets and their assets
- Identify the business of banking and the interrelationship with government regulation
- Compare the various monetary theories and how they relate to macro and international economics
- Summarize the structure of the Federal Reserve System and understand the tools and goals of Monetary Policy

Audience

Bank personnel who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through the mid-management level.

ONLINE COMMUNICATION SUITE

This suite of two courses* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Effective Social Media Communication**

Guides you through the types of individual and public social media posts that are appropriate and inappropriate.

- **Social Media Etiquette**

Guides you through the rules of social media etiquette. Learn what your postings should and should not say. Compose business-appropriate social media communication.

OVERCOMING OBJECTIONS SUITE

This suite of three courses and one exercise module* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Handling Client Questions**
Guides you through appropriately responding to client questions using product knowledge. Explore how questions can be seen as a positive response to a recommendation.
- **Responding to Client Objections**
Guides you through the most common client objections to product and service recommendations. Explore how to anticipate potential objections and expertly respond. Discover the benefit of keeping informed about your competition.
- **Closing and Following Up**
Guides you through taking a consultative approach to closing and following up on a sale. Explore the “assumptive close” technique. Uncover ways to build client relationships with appropriate follow-ups.
- **Overcoming Objections – Apply What You've Learned**
Practice navigating client questions and objections to result in a successful sale.

ORGANIZATIONAL BEHAVIOR

Organizational Behavior studies the scholarly foundations upon which the science of organizational behavior is built. You will learn how to transform business challenges into personal opportunities and organizational advantages. This course builds upon a powerful theme of change to clearly demonstrate how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. This course addresses timeless organizational behavior topics, such as motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today. Supporting themes focus on the challenges and opportunities within globalization, diversity, and ethics today. You learn not only the concepts and theories that help enhance the management of human behavior at work, but also learn how to practice these skills. You will learn how to answer today's demands on the individual to learn, grow, and adjust as this book equips you for success within today's changing world of work.

PERSONAL BANKER CERTIFICATE

Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships.

By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships.

Required Courses

You must complete the following courses to earn your certificate:

- Banking Basics Suite
 - Introduction to Banking
 - Banks and the Economy
 - Banks as a Business
 - Bank Payment Systems and Technology
 - Banks and the Deposit Function
 - Lending as a Cornerstone of Banking
 - Banks and Personal Wealth Management
 - Business and International Banking Services
 - Bank Marketing: Building Customer Relationships
 - Bank Sales and Service: Expanding Customer Relationships
 - Safeguarding the Customer and the Bank
 - Safeguarding Bank Assets and the Nation
- Communication Basics Suite
 - Communicating Effectively
 - Becoming a Better Listener
 - The Importance of Body Language
- Effective Referrals Suite
 - The Referral Process
 - Making Referrals
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite
 - Consumer Credit Basics
 - Consumer Loan Processes
- Fundamentals of Small Business Banking Suite
 - Small Business Basics
 - Small Business Operating and Life Cycles
- Introduction to Analyzing Financial Statements

- Making the Client Call Suite
 - Calling on Clients
 - Identifying Client Needs
 - Confirming Client Needs
- Managing Time at Work
- Online Communication Suite
 - Social Media Etiquette
 - Effective Social Media Communication
- Overcoming Objections Suite
 - Handling Client Questions
 - Responding to Client Objections
 - Closing and Following Up
- Relationship Management Suite
 - The Relationship Sales Process
 - Consultative Selling
- Sales Planning Suite
 - Creating Sales Portfolios
 - Managing Client Portfolios
 - Planning a Call
- Understanding Bank Products
- Verbal Communication Suite
 - Greetings and Introductions
 - Effective Conversations
 - Handling Customer Concerns
- Written Communication Suite
 - Writing for Your Audience
 - Clarity in Writing
 - Effective Email Communications

The estimated time to complete this certificate is approximately 13.5 hours. Students have access to the curriculum for 1 year from date of purchase.

PERSONAL TAX RETURN ANALYSIS

This course provides participants with the ability to extract key information from 1040 Federal Tax Returns to determine projected income. It reviews tax returns, projected income forms, income sources, and cross-selling possibilities. Participants will learn how to explain to customers why a loan was declined due to insufficient projected income and how the different schedules were analyzed.

PRESENTATION SKILLS SUITE

This suite of four courses* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite.*

- **Crafting Your Message**
Guides you through keeping an audience's attention during your presentation. Get tips on using attention-getters such as open and closed questions and presentation slides.
- **Delivering Your Message**
Guides you through delivering a presentation professionally. Get tips for controlling symptoms of nervousness. Discover appropriate body language techniques to show confidence.
- **Getting Started**
Guides you through grabbing an audience's attention with strong openings and memorable closings.
- **Presenting Virtually**
Guides you through effectively using a virtual platform for delivering presentations. Learn how to customize the presentation topic to suit a virtual audience. Get tips on ways to hold the attention of a virtual audience, which are different than managing face-to-face presentations.

PRINCIPLES OF BANKING - ABA

The purpose of the *Principles of Banking* course is to provide participants with the fundamental information they need to understand the business of banking and how the participant, as a bank employee, is a part of the overall business.

Course Objectives

After successfully completing this course, students will be able to

- Explain the context, structure, and operation of banks as both service providers and profit-making enterprises that rely on employees to provide customer-focused service
- Describe how the evolution of the U.S. banking system has led to the opportunities and responsibilities of banks and bank employees today

- Explain how banks function as financial intermediaries, contribute to the flow of economic activity, and help the Federal Reserve fulfill its role in managing monetary policy
- Describe the roles of boards of directors, senior management, committees, and employees in the business operations of banks
- Identify the financial statements that banks use and explain banks' business operations, from managing assets and liabilities to maximizing returns on loans and investments, while minimizing expenses and risks, monitoring financial performance, and planning for the future
- Describe deposit products and services, the bank's function in opening deposit accounts, and laws and regulations relating to deposits
- Describe the components of checks as negotiable instruments, types of endorsements, the check payment process, and check fraud schemes
- Explain banking laws and regulations related to payment processes
- Discuss how consumers and businesses bank electronically, how electronic banking is evolving, and laws related to electronic banking
- Identify the types of loans banks offer their customers, the lending process, and laws and regulations pertaining to lending
- Describe what constitutes personal financial planning—the insurance, investment, retirement, and trust products and services banks offer to support their customers' financial plans, and how such services are regulated
- Describe the specialized cash management, insurance, capital markets, trust, employee benefit, and international banking services banks offer to meet the financial needs of their business customers
- Explain how banks build relationships with customers by meeting their expectations, what factors influence customer purchasing decisions, and how both banks and their customers benefit from effective sales and marketing practices
- Discuss methods by which banks protect customer data, identify customers, and authenticate transactions, and describe the various types of fraud against bank customers and how they can protect their privacy and identities
- Explain how banks safeguard their assets and protect the nation's economy by adopting appropriate employee hiring and vendor management practices and remaining vigilant to crimes against banks
- Identify various laws and regulations that apply to chapter topics.

PRINCIPLES OF BANKING - CFT

The Principles of Banking course explores the fundamental principles and practices of banking and credit in the United States. This fundamentals of banking course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

Textbook chapter topics include:

- The Business of Banking
- Development of the US Banking System
- The Federal Reserve System
- Money and Interest
- Deposit Accounts
- Negotiable Instruments
- Consumer Loans
- Mortgages
- Commercial Lending
- Specialized Banking
- Security, Fraud, and Ethics
- Bank Marketing
- Employment Opportunities

RECOGNIZING AND PREVENTING UDAAP

Recognizing and Preventing UDAAP 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.

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.

REFERRING INSURANCE & ANNUITY CLIENTS

Referring Insurance and Annuities Customers introduces students to the features and benefits of various insurance and annuity products. The course begins with a discussion of a bank's role in selling insurance and annuities, including the student's responsibilities as an unlicensed employee. Students will then learn about different forms of life insurance and why people need them, as well as other insurance products including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance. Finally, students will learn about annuities and making referrals to a licensed representative.

Throughout the course, students will be prompted to find out more about the specific products offered by their employers, while learning to recognize client characteristics that indicate a need for each product.

After completing this course, students will be able to:

- Describe how insurance and annuities products and services address a customer's financial needs
- Describe the common types and features of insurance and annuity products offered through banks
- Identify the customer characteristics that indicate a need for an insurance or annuity product
- Use the H.E.L.P tool to make effective referrals to bank-designated, licensed staff

REFERRING INVESTMENT CLIENTS

This course provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. This course explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

After completing this course, students will be able to:

- Identify key regulations and guidelines banks must follow when offering investment products
- Identify benefits and risks associated with investment products
- Describe the basic features of common investment products
- Recognize clues and gather information to support and enhance a referral
- Use the Effective Referral Model to make needs-based, professional referrals
- Address common client concerns about following through on a referral

REFERRING TRUST CLIENTS

Referring Trust Customers teaches students how to identify and refer potential trust clients. The course explores the basic elements of a trust and the five primary reasons why clients want or need a trust. Students will learn trust terminology, common trust products and how they apply to a typical client, and the skills and techniques that support a client-benefit-focused referral approach.

After completing this course, students will be able to:

- Describe the five basic elements of a trust
- Identify the five key reasons clients need or want a trust
- Refer clients to the trust department using the H.E.L.P. tool
- Identify trust accounts that map to clients' needs

RELATIONSHIP SALES SUITE

This suite of two courses and one exercise module* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **The Relationship Sales Process**
Guides you through understanding and meeting clients' needs and expectations, rather than focusing on selling products. Explore the Relationship Sales Process as a method to help improve sales effectiveness.
- **Consultative Selling**
Guides you through the role of a sales consultant. Develop an understanding of client needs as a way to build relationships. Learn how to utilize product knowledge as a means to recommending products and services that match needs.
- **Relationship Sales – Apply What You've Learned (Exercise)**
Practice applying the Relationship Sales Process and consultative selling skills to client interactions.

RELATIONSHIP SELLING TO SMALL BUSINESS CUSTOMERS

This course walks participants through a complete sales cycle, focusing on the needs of the small business customer. Participants apply the operating cycle and life stages to evaluate needs and present solutions.

After successfully completing this course, you will be able to:

- Identify the six steps in the relationship selling process
- Use rapport-building techniques to establish a professional relationship
- Identify the customer's business life cycle and business operating cycle
- Match products solutions to customer needs
- Respond to objections
- Close the sale and follow up.

RETIREMENT PRODUCTS FOR SMALL BUSINESSES

Retirement Products for Small Businesses teaches students how to refer small business clients to retirement product specialists successfully, by learning about retirement products, small business needs and the referral process. The course begins with an overview of the small business market and the opportunities that exist to sell retirement products to small business owners. Students will learn referral process steps, how to match client needs, and how to refer them to a retirement specialist using the H.E.L.P. tool.

After completing this course, students will be able to:

- Define the benefits associated with retirement planning for the small business owner
- Identify various retirement products appropriate for small business owners

- Compare characteristics of various retirement products
- Match characteristics of retirement products to small business owners' needs
- Refer small business clients to retirement specialists using the H.E.L.P tool

REVITALIZING CUSTOMER SERVICE

Revitalizing Customer Service presents the ten basic customer service skills that clients expect from any business interaction. Students will learn three communication methods for sharing information with clients, as well as the keys to effective listening that can have a positive influence on a client. The course also covers basic guidelines for understanding and helping angry clients. After taking this course, students will recognize how customer service impacts all phases of their job responsibilities.

After completing this course, students will be able to:

- Describe the value of basic customer service skills
- Explain the impact of stress on customer service delivery
- Explain the role of communication in the delivery of customer service
- Describe how listening enhances customer service delivery
- Explain how customer service skills help with angry clients

ROBBERY AND BANK SECURITY

Robbery and Bank Security 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.

After completing this course, students will be able to:

- 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

SAFE DEPOSIT BASICS

How much do you know about the safe deposit area in your bank? Are you responsible for assisting your bank's customers with their safe deposit transactions? Would you like information concerning proper procedures for handling the safe deposit area? This three hour program will provide down-to-earth practical training designed to help you identify and effectively deal with policies and procedures for an efficient safe deposit department. It will cover several critical areas of safe deposit procedures. Program Outline:

- Features and benefits of safe deposit
- The safe deposit market
- Safe deposit operations
- The legal relationship
- Bank policy
- Renting the Box
- Access
- Managing locks and keys
- Record keeping & auditing

SALES PLANNING SUITE

This suite of three courses and one exercise module* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately.

***Courses only available as a suite**

- **Creating Sales Portfolios**
Guides you through using the Sales Portfolio Process. Explore ways to create sales opportunities with existing clients by tracking activity in a Sales Portfolio. Get tips for selecting and prioritizing clients for your Portfolio.
- **Managing Client Portfolios**
Guides you through strategies for grouping and prioritizing client contacts in a Sales Portfolio. Explore how a Client Profile can help manage client information.
- **Planning a Call**
Guides you through strategic use of sales contacts. Explore setting the frequency of calls based on sales potential. Get tips for organizing information gathered during client conversations.

- **Sales Planning – Apply What You've Learned**

Practice applying the Sales Portfolio Process to sales contacts and building an effective Sales Portfolio.

SERVICING AND GROWING SMALL BUSINESS RELATIONSHIPS

This course addresses activities involving small business customers to effectively protect bank assets while expanding the customer relationship. Activities include monitoring financials and information after the sale, and conducting site visits on the four business types: Manufacturing, Wholesaler, Retailer, and Service.

After successfully completing this course, you will be able to:

- Explain the importance of following up after a sale has been made
- Identify routine functions that turn into opportunities to service and grow small business relationships
- Implement a strategy to conduct routine follow-up on small business customer relationships.

SMALL BUSINESS BASICS

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

After successfully completing the course, you will be able to:

- Define the operating and life cycles that impact business operations
- Describe the four common types of businesses
- Describe the six ways a business can be structured legally

SMALL BUSINESS OPERATING AND LIFE CYCLE

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

After successfully completing the course, you will be able to:

- Explain the steps of the operating cycle
- Describe the business needs, and small business products, that are common to each step.
- Explain the phases of the life cycle
- Describe the business needs and products that correspond to each need

SMALL BUSINESS BORROWING

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

After completing this course, students will be able to:

- Describe small business market characteristics
- Identify borrowing causes, loan purposes, and repayment sources
- Effectively communicate approvals, counteroffers, and declines

SMALL BUSINESS BANKING CERTIFICATE

You must complete the following courses:

- Calling on Small Business Customers
- Credit Products for Small Businesses
- Deposit Products and Services for Small Businesses
- Fundamentals of Small Business Banking Suite:
 - Small Business Basics
 - Small Business Operating and Life Cycles
- Introduction to Analyzing Financial Statements
- Personal Tax Return Analysis
- Relationship Selling to Small Business Customers
- Retirement Products for Small Businesses
- Sales Planning Suite:
- Servicing and Growing Small Business Relationships
- Small Business Borrowing

SPEAK WITH CONFIDENCE

2 hours – 2 CEUs - \$20

public speaking is one of the most common anxiety-inducing experiences. Whether delivering a speech in front of a large audience or having a direct conversation with one or two other people, we often allow stress and nerves to impede our ability to deliver a clear message. This course is designed to help learners understand the causes and signs of speaking anxiety and learn practical ways to address their speaking fears.

STARTING YOUR OWN NONPROFIT ORGANIZATION

This course is a how-to guide for anyone who's got a great idea about how to give back to the community—but doesn't know how to turn that idea into a reality. The course begins by considering a fundamental question: *Is starting a nonprofit the best way to achieve your philanthropic goals?* For those who

answer "Yes," the course then discusses the key steps in getting a nonprofit off the ground, including incorporating your organization; applying for tax-exempt status; drafting a business plan; choosing a board of directors and writing bylaws for the organization; recruiting employees and managing volunteers; and addressing the crucial issue of fundraising. Rich with videos and interactive content, this course provides a detailed and highly practical introduction to the fast-growing world of nonprofits.

Estimated length: 4 hours .4 CEUs

Learning Outcomes

After completing this course, you will be able to:

- Articulate the advantages and disadvantages of starting a nonprofit organization
- List and describe the alternatives to a nonprofit structure
- Distinguish between a nonprofit organization's mission statement and its vision statement
- Explain the importance of a nonprofit's business plan, and list the elements that it should include
- Describe the different types of boards that a nonprofit may have, and the different strategies for recruiting new board members
- Explain the advantages and disadvantages of incorporation for nonprofits
- List the key steps in the incorporation process
- Explain the importance of an organization's formation documents and its organizational meeting
- List the steps involved in applying for 501 (c) (3) status
- Detail the actions needed to maintain compliance with federal, state, and local regulations
- Explain the process of program planning and development
- Explain the importance of organizational strategy, and describe the three major approaches to strategic planning
- List the types of records that a nonprofit is required to keep, and discuss the particular importance of IRS Form 990
- Describe how compensation packages for employees of a nonprofit differ from those of employees of a for-profit corporation
- List the types of insurance that a nonprofit organization should have
- Describe the different types of fundraising efforts that a nonprofit may undertake, and explain how these can differ depending on the size of the organization

STATISTICS

Intended Audience: Anyone looking for an introduction to statistics.

Students are REQUIRED to take Business Math prior to taking the Statistics course.

Students should have access to (and a working knowledge of) Excel or a similar spreadsheet program to fully participate in this course.

The Statistics Course delivers clear and understandable explanations of core business statistics concepts. Course work emphasizes the importance of interpreting statistical results to make effective decisions to improve business processes. The text offers real applications of statistics that are relevant to today's business students which can be seen in the continuing case studies throughout the book. Continuing cases span throughout a chapter or even groups of chapters, easing students into new topic areas.

Topics include:

- Descriptive Statistics: Tabular and Graphical Methods
- Descriptive Statistics: Numerical Methods
- Probability
- Discrete Random Variables
- Continuous Random Variables
- Sampling and Sampling Distributions
- Confidence Intervals
- Hypothesis Testing
- Statistical Inferences Based on Two Samples
- Experimental Design and Analysis of Variance
- Chi-Square Tests
- Simple Linear Regression Analysis
- Multiple Regression and Model Building

TELE-CONSULTING

Part 1 - Planning the Call

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

After completing Part 1: Planning the Call, students will be able to:

- Describe the common challenges of teleconsulting
- Identify service and sales potential for existing customers
- Plan an interview that stays focused on the purpose of the call
- Prepare a call invitation to ensure customer participation
- Plan interview questions to verify customer needs

Part 2 - Making the Call

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

After completing Part 2: Making the Call, students will be able to:

- Establish a rapport and gain customer interest
- Make an effective teleconsulting product presentation
- Use scripts to handle common teleconsulting objections
- Close a teleconsulting contract effectively
- Use an organized follow up system

TELLER BASICS (aka Today's Teller)

Designed for new tellers or tellers wishing to brush up on basic skills.

This program focuses on the basic skills of the teller and reflects the changing responsibilities of the teller function. After successfully completing this class, students should be able to:

- Describe the basic functions of the banking industry
- Define the teller's responsibilities
- Explain and perform a variety of daily transaction procedures
- Summarize the features and benefits of four basic banking products
- Demonstrate quality customer service
- Describe compliance issues that affect the teller function
- Demonstrate appropriate reactions to security-related issues
- List the steps to being an effective communicator

TELLER BASICS SUITE

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

**Courses only available as a suite*

- **Cash Handling**
Guides you through best practices for managing cash. Get tips for recognizing the features of U.S. currency and identifying altered, counterfeit, and mutilated money. Master teller opening and closing procedures, including arranging the cash drawer in a consistent way, counting cash correctly, and verifying cash on hand.
- **Handling Checks**
Guides you through handling check transactions. Explore the different types of checks that you may encounter. Learn how different check types must meet certain requirements to be accepted for deposit or cashed. Discover key indicators that a check may be forged or altered.
- **Processing Transactions**
Guides you through common transactions. Learn how to process deposits, withdrawals, negotiable items, loan payments, bankcard transactions, and foreign currency. Develop an awareness of regulations and security measures that affect processing procedures. Discover signals that may indicate suspicious activity.
- **Providing Quality Customer Service**
Guides you through delivering customer service that exceeds expectations. Enhance skills to better serve a variety of customers, such as sharpening communication abilities, managing difficult customers, and developing deeper knowledge of banking products.
- **Robbery and Bank Security**
Guides you through safety and security procedures. Understand the appropriate behavior for a robbery situation. Explore ways to respond to bomb and kidnapping threats, active shooter incidents, and fire incidents. Discover guidelines to follow if the bank suspects a potential con artist or financial scam. Review daily bank security routines.
- **The Changing Role of the Teller**
Guides you through the business of banking as well as the principles and standards that bank tellers must follow in their everyday responsibilities. Discover the progressive steps to take to become an experienced, professional teller.

TODAY'S SUPERVISOR CERTIFICATE

Session One

What's My Coaching Style Assessment: Understanding personal style is the first step to developing successful coaching relationships. By responding to the 18-item *What's My Coaching Style?* inventory and receiving feedback from your classroom-coach, you will identify your personal style and build and understanding of the people you coach.

Behavioral Interviewing: When new hires fail to meet initial expectations, not only must organizations spend time and resources hiring replacement employees, but also potentially suffer a loss of productivity and, in some cases, a damaged reputation as the result of an employee's poor performance. A negative attitude, lack of punctuality, and an inability to work well with others or resolve conflict are all behavioral issues that employers can otherwise uncover during an interview - with the right know-how. Basing its teachings on the basic premise that past performance is the best indicator of future performance, Behavioral Interviews leads participants through a structured interview process from reviewing resumes to conducting interviews to evaluating candidates.

The program discloses practical, valuable tips and techniques for uncovering the most pertinent information necessary to make the best possible hiring decision. What's more, numerous real-life practice exercises, activities, and role-plays provide participants the opportunity to apply their newfound knowledge in their own place of work, ensuring greater chances for success.

Session Two

Legal Issues for Managers: This workshop is designed to provide leaders with legal guidelines for hiring and managing staff, focusing guidance on avoiding legal pitfalls and recognizing when to enlist Human Resources' expertise. As a group you will learn how to avoid any potential discrimination by learning and utilizing all crucial aspects of the Civil Rights Act 1964, define and be able to enforce your organizations Sexual Harassment Policy, explain how behavioral interviewing can help avoid discrimination in the hiring process, work with Employment to accommodate the special needs of individuals with limitations or disabilities, knowledgeable provide appropriate information to employees requesting Family & Medical Leave, take corrective action in a fair and effective manner, document thoroughly all phases of a corrective action

Ethics in the Workplace: Being ethical isn't simply doing what's right, because what's right is in the eye of the beholder. Two people can be faced with the same situation and make two different decisions about how to behave and both claim they are doing what's right. Ethics can be managed and trained; however, a business needs to specifically communicate its expectations and standards of behavior. Successful completion of this course will increase your knowledge and ability to: dispel common myths about business ethics, describe the ideal ethical workplace, implement ethics guidelines and policies in your organization, identify and resolve typical ethical dilemmas, recognize common excuses for unethical behavior, and what to do about them, deal with unethical coworkers, customers, and vendors.

Session Three

Toughest Supervisor Challenges and How to Overcome Them: Every job has its challenges. Everyone has to master the skills necessary to succeed in a particular position. What sets you (supervisors) apart from other positions is that you manage people. So your toughest challenges will be employee-related issues. Supervising others can be rewarding and give you a sense of accomplishment when you see employees grow and succeed. But supervising others can also be a big headache when employees don't show up on time, don't do what they're supposed to do, fight with each other, etc. The focus in this program will be on taking the time to do the right thing in these situations for the long-term success of the organization, the employees, and you.

Managing Time so it Doesn't Manage You: This session will help you learn how to focus on priorities and learn techniques to manage your time and energy, as a supervisor, in the manner that's most meaningful to you and your staff. You will learn valuable concepts to help you manage your energy, thereby controlling your stress.

Workshop objectives:

- Understand how to manage your energy versus your time;
- Identify high value activities to help you focus on what is most important on a consistent basis;
- Discover how to manage your life by focusing on 3 critical areas;
- Gather quick tips to keep the momentum going and manage stress.

How to Handle Change and Upheaval: Change is inevitable, in organizations and in life. Learn the intricacies of change and how to handle resistance to change. Successful completion of this course will increase your knowledge and ability to: evaluate typical attitudes toward change, recognize the signals of change-related stress, understand the four parts of the change cycle, apply positive strategies for coping with change

Session 4

Maximizing Performance

◆**Effective Performance Management:** Performance management is more than the annual evaluation. This session delivers information to help managers deal with poor performance, negative behavior or simply constructive feedback as needed. We will cover guidelines for recognizing the opportunity and formulating the discussion to help develop employees.

Content:

- Benefits and consequences to employees and company
- Dynamic expectation activity
- The difference between constructive feedback and corrective action
- Documentation guidelines
- A 7-step *Effective Performance Management Planning Tool* to help managers prepare and deliver effective discussions.

Participants will learn how to:

- Identify situations that require action - constructive feedback or corrective action
- Understand the difference between constructive feedback and corrective action
- Realize the value and importance of setting and communicating clear expectations
- Apply the steps for preparation
- Understand techniques for implementation of performance conversation and follow up
- Practice delivering messages

◆**Managing in Thirds:** Regardless of whether you have 1 or 101 direct reports, the process of determining whether your employees are top, middle or bottom performers is critical to your ability to coach and develop them.

The content of this program will provide participants the opportunity to:

- Understand how to determine their top, middle and bottom performers and assign them accordingly
- Identifying the qualities and strategies to develop each of the 3 levels
- Learn techniques to challenge, develop and retain top performers, the most important employees to retain.
- Insight on goal setting techniques
- Use a development planning tool

◆**Coaching, Rewards & Recognition:** By understanding the benefits of coaching, managers will learn how to coach direct reports to maximize potential. They will be provided tools to help them recognize the need to encourage others toward personal growth, seek out the potential in others and encourage others to stretch their comfort zone of skills. A significant aspect of coaching is recognition and is one of the most important tools supervisors have to contribute to the job satisfaction of their direct reports and ultimately the retention of employees. Participants will learn why recognition is so important to employees, the benefits and consequences, the difference between rewards and recognition, and the type of recognition all coaches have the power to deliver.

◆**Effective Performance Appraisals:** This workshop will help participants prepare for and conduct effective performance appraisals. After completion of this module participants will: set performance expectations, measure performance and determine a fair overall performance rating based on performance goals and individual assessment, communicate and document performance results and set future goals, identify common pitfalls and how to avoid them.

TOUGHEST SUPERVISOR CHALLENGES AND HOW TO OVERCOME THEM

Every job has its challenges. Everyone has to master the skills necessary to succeed in a particular position. What sets you (supervisors) apart from other positions is that you manage people. So your toughest challenges will be employee-related issues. Supervising others can be rewarding and give you a sense of accomplishment when you see employees grow and succeed. But supervising others can also be a big headache when employees don't show up on time, don't do what they're supposed to do, fight with each other, etc. The focus in this program will be on taking the time to do the right thing in these situations for the long-term success of the organization, the employees, and you.

UNDERSTANDING BANK PRODUCTS

Designed for branch client-contact personnel with at least six months experience.

This program will give students an overview of the products and services offered by banks to meet the needs of consumer and small businesses. Gaining knowledge in the range of products offered by a bank will enable students to recognize when a client has a need and then suggest the appropriate product to meet that need. The bank product information contained in this course is presented in broad strokes and describes the products from the perspective of clients and their needs. After successfully completing this class, students should be able to:

- Describe financial products in terms of features and benefits to the client
- Identify prospective clients for different categories of bank products and the clues that signal client needs
- Describe business banking product features and benefits
- Describe financial products and services in a way that demonstrates a client focus.

UNIVERSAL BANKER CERTIFICATE

Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and sales and service skills. Discover ways to build relationships and create referrals to other lines of business.

By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers.

Required Courses

You must complete the following courses to earn your certificate:

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

- The Importance of Body Language
- Dealing Effectively with Co-Workers
- Effective Meetings
- Ethical Issues for Bankers
- Managing Change
- Online Communication Suite
 - Social Media Etiquette
 - Effective Social Media Communication
- Overcoming Objections Suite
 - Handling Client Questions
 - Responding to Client Objections
 - Closing and Following Up
- Presentation Skills Suite
 - Getting Started
 - Crafting Your Message
 - Delivering Your Message
 - Presenting Virtually
- Relationship Sales Suite
 - The Relationship Sales Process
 - Consultative Selling
- Verbal Communication Suite
 - Greetings and Introductions
 - Effective Conversations
 - Handling Customer Concerns
- Why Quality Customer Service Matters Suite
 - The Importance of Customer Service
 - Customer Service Basics
 - The Importance of Communication
 - Handling Stress
 - Handling Upset Clients
- Written Communication Suite
 - Writing for Your Audience
 - Clarity in Writing
 - Effective Email Communications

The estimated time to complete this certificate is approximately 9.5 hours. Students have access to the curriculum for 1 year from date of purchase.

VERBAL COMMUNICATION

This course provides information on the ever-changing process of communication. It covers basic communication, interpersonal communication, group communication and communicating with an audience. Topics covered include:

- You are a coded communication channel
- Speech is an oral language code
- Paralanguage flavors the verbal message
- Nonverbal codes send silent messages
- Building confidence
- Developing interpersonal skills
- Interviewing effectively
- Speaking in groups
- Group interaction
- Designing a message for an audience
- Organizing and supporting ideas
- Polishing your presentation

VERBAL COMMUNICATION SUITE

This suite of three courses* explores tactics for creating memorable customer interactions, from initial greeting to conclusion, whether in-person or over the phone. Completing this suite provides best practices to create positive customer service experiences. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Effective Conversation**
Guides you through the elements of an effective conversation. Learn best practices for using a customer's name, choosing your words thoughtfully, and allowing the customer to respond. See how to effectively conclude a conversation by summarizing, answering final questions, and setting follow-up expectations.
- **Greetings and Introductions**
Guides you through a five-step process for delivering effective greetings. Explore the importance of setting an appropriate tone at the start of your conversations. Gain tips applying these techniques in-person or over the phone.
- **Handling Customer Concerns**
Guides you through building a positive connection with customers. Learn ways to help your conversation flow smoothly. Get tips for staying calm when a customer becomes upset.

WHY QUALITY CUSTOMER SERVICE MATTERS SUITE

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

**Only available as a suite*

- **The Importance of Customer Service**
Guides you through making your clients feel valued by meeting their expectations. Develop a deep understanding of the customer service skills critical to increasing sales, and to the overall success of your bank.
- **Customer Service Basics**
Guides you through using basic customer service skills during client interactions, both internal and external.
- **The Importance of Communication**
Guides you through improving client interactions. Gain insight into the factors that influence communication, such as word choice, tone of voice, and body language.
- **Handling Stress**
Guides you through handling stress when symptoms arise during client interactions. Manage stress by reframing tense situations as opportunities for building relationships and retaining clients.
- **Handling Upset Clients**
Guides you through applying good customer service skills to challenging situations. Explore ways to return angry clients to a rational state of mind, so that you may more easily understand their problem. Get tips to help clients feel that you are taking personal responsibility for resolving issues.
- **Why Quality Customer Service Matters – Apply What You've Learned**
Practice providing quality customer service by applying good customer service and communication skills to client interactions.

WRITTEN COMMUNICATION

Students in this course will study the principles, strategies, and techniques of effective written business communication. Emphasis is placed on reviewing grammar and mechanics as students create successful written messages including e-mails, memos and letters.

Upon successful completion of this program, students should be able to:

- Demonstrate polished grammar, punctuation, and usage skills necessary to create, proofread, and edit typical written business messages.
- Prepare clear, concise, and well-organized e-mails, memos and letters.
- Implement problem-solving and critical-thinking skills in preparing business messages.
- Demonstrate professionalism while developing effective listening, nonverbal, meeting, team, and cross-cultural skills

WRITTEN COMMUNICATION SUITE

This suite of three courses* explores keys to crafting effective written communications, helpful for delivering good customer service and for building workplace relationships. Completing this suite provides tips for writing clearly for different audiences. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Clarity in Writing**
Guides you through crafting quality writing using a three-part approach. Ensure your written communications are easy to follow, error-free, and on-point. Discover tactics for ensuring an appropriate combination of words is used to avoid misinterpretation.
- **Effective Email Communication**
Guides you through writing business-appropriate emails. Learn best practices for writing emails to work audiences.
- **Writing for Your Audience**
Guides you through writing for different audiences. Learn how to use clear language, with minimal use of bank jargon and acronyms, and develop a friendly and professional tone.

YOUR ROLE AS A NEW BANKER (FKA Teller Customer Relations)

Are you a new banker who needs to develop the skills to be successful with customers and co-workers? Or an experienced banker interested in improving your customer relations skills and professional skills for success? If that's the type of course you're looking for, this is the one for you. You will find this course well worth your time and thoroughly enjoyable!

COURSE DESCRIPTION

All bank employees represent their bank, whether on the front line or in the back office. Some employees are in the position to be the first person a customer sees – the face of the bank. Other employees deal with customers on the phone or email. **All** customer contact is critical to a bank's success with its customers. Your Role as a New Banker is one of the requirements of CFTEA's NEW Certified Banker Program and Certified Teller Program. This course covers several points to becoming a successful and valued employee of your bank.

PROGRAM OUTLINE:

SECTION ONE – PROFESSIONALISM

- First Impressions are Important!
- Attitude
- Appearance

- Behavior
- Teamwork
- Organizational Skills

SECTION TWO – COMMUNICATION

- Speaking to be Understood
- Listening to Succeed
- Behaviors that Avoid Conflict

SECTION THREE - QUALITY CUSTOMER SERVICE

- What is Quality Customer Service?
- Positive Customer Responsiveness
- Satisfying the Difficult Customer

SECTION FOUR – PROTECT YOUR CUSTOMERS AND YOUR BANK

- Building Security
- Data Security
- Fraud and Scams

SECTION FIVE - PROMOTE YOUR BANK'S PRODUCTS

- The Role of the Banker in Product Promotion
- Know Your Bank's Products