

## CENTER FOR FINANCIAL TRAINING (CFTEA)

The Center for Financial Training (CFTEA) provides education, training and informational courses and seminars for the financial services industry throughout Maine, New Hampshire, Vermont and Virginia. Many of the courses CFTEA offers are applicable to nationally recognized diplomas and certificates, and can often be transferred to colleges and universities. The goal of all CFTEA training and educational programs is to provide job specific skills and knowledge to the financial services industry. CFTEA is a professionally staffed, non-profit organization based in New Gloucester, Maine and Norfolk Virginia. **CFTEA is a local ABA Training Provider.**

## MISSION STATEMENT

CFTEA is committed to offering professional continuing education programs in partnership with Northern New England and Virginia financial institutions and their employees. We value and deliver a high standard of cost-effective educational programs while promoting personal growth through professional development.

## POLICY OF NONDISCRIMINATION

CFTEA reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, sexual orientation, age, religion, ethnic or national origin, handicap or veteran status.



## AMERICAN BANKERS ASSOCIATION

The American Institute of Banking (AIB) is a continuing education curriculum for the financial services industry. AIB programs include measurements of learning and are designed to increase job skills and enhance knowledge. Completion of prescribed programs can lead to industry-recognized AIB diplomas and certificates, or assist in professional licensing requirements.

## CFTEA CODE OF ETHICS AND CONDUCT

The Center for Financial Training (CFTEA) recognizes that it takes more than quality education and a commitment to the bankers that it serves to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of bank support and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteer leaders, students, instructors, and all other individuals and organizations - involved with CFTEA.

Those associated with CFTEA in any capacity shall commit themselves to:

- Striving for excellence in all aspects of CFTEA;
- Using only legal and ethical means in all CFTEA activities, including conducting all financial transactions in a responsible manner;
- Acting with impartiality in all CFTEA matters;
- Maintaining the confidentiality of privileged information entrusted or known to them by virtue of their association with CFTEA;
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFTEA or the financial services industry; and
- Communicating in a truthful and accurate manner.

## ACADEMIC INTEGRITY

The Center for Financial Training strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, aiding others to commit dishonest acts, etc., and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences.

Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of an appropriate center official immediately for prompt investigation, review and action.

## To register for a class:

If you are registering for a live class, complete the enrollment form **IN FULL Under Registration Options**. If you are registering for a non-live class please complete the enrollment form **IN FULL Under Registration Options**. Follow your bank's procedures for approval (an enrollment form sent to our office with no approval will be returned to the enrollee). Once the enrollment form has been approved it must be sent to the NNECFT office via fax to: **207-688-6223 or mailed to: Auburn Hall Suite 303, 60 Pineland Drive, New Gloucester, Maine, 04260**. Enrollments by telephone will be accepted from authorized bank personnel only, **1-888-366-3242 or 207-688-6224**.

**Acknowledgment of your enrollment into regular classes:** A confirmation of your enrollment will be sent to you after your enrollment is received. The confirmation will be sent to the address on your enrollment form or via email if you provided us with an email address.

**Credit:** Credit is awarded for classes satisfactorily completed according to the schedule below. Classes must meet accepted academic standards and provide at least three hours of instruction. One instructional hour equals 50 minutes of classroom time.

**¼ credit = 2 - 4 instructional hours**  
**½ credit = 5 - 14 instructional hours**  
**1 credit = 15 - 29 instructional hours**  
**2 credits = 30 - 44 instructional hours**  
**3 credits = 45 - 59 instructional hours**

### **Grade reporting:**

**In-class:** Grade reports will be sent to students as soon as possible after the grades have been received from the instructor. Grade reports to the financial institutions will be sent in bulk at the end of the semester - in January and in July. A student may request in writing that a grade report be sent to his/her human resource department sooner than at the end of the semester if the grade is necessary for a promotion, salary increases, etc. Students responsible for the purchase of their textbooks should see the textbook policies in the left hand column of this page concerning grade reporting.

**Online and Self Study:** Grades are sent to students upon CFT's receipt of the final grade from the instructor or completion of the self-paced programs.

CFT uses an official letter grading system for courses eligible for credit. Letter grades are as follows:

90 - 100 = A (Excellent)  
80 - 89 = B (Above Average)  
70 - 79 = C (Average)  
60 - 69 = D (below average)  
Below 60 = F (Failing)  
P = passing grade for some classes of less than 2 credits.  
W = withdrawal after the withdrawal grace period  
I = incomplete, passing (may be completed and a grade posted.)

**CFT grading does not include plusses (+) and minuses (-).**

**An incomplete grade must be changed to a letter grade within three months of the end of the class.**

**A student who does not complete a class within the three months will automatically receive an "F" for the grade.**

**This becomes a permanent record on the transcript.**

**CFT Transcripts:** A transcript of a student's classes may be requested by the student **in writing**. A request for a transcript may take up to one week of receipt of your request under normal circumstances. **There is a \$10.00 fee for a transcript which must accompany the request.** When ordering, please include in the request your name, the last four digits of your social security number or your student id number, your telephone number and the address to which the transcript should be sent, along with the \$10.00 fee payable to CFT.

***In order to assure that all of your educational records are maintained in one file, your records are maintained under the LAST FOUR DIGITS OF YOUR SOCIAL SECURITY NUMBER. Should you have not provided us with this information for enrollment into any class or training program, we assigned a student identification number to your records. Records under this student id number may not contain your entire file, and may require time-consuming research in order to combine all of your information in our CFT files under your student number. Please be aware that this may cause any transcript you request from us to be incomplete.***

**Transfer Credit:** Credit for completed college courses may be transferred to a student's CFT transcript. Classes must be completed at an accredited post-secondary institution. The credits must be accompanied by grades of "C" or better in order to be eligible for transfer. In order to transfer credits from a college to CFT, the CFT office must be sent an official transcript of the student's credits and grades from the college as well as course descriptions for the classes intended to be transferred. [Please complete the Request for Recordkeeping form as well.](#) **A fee of \$40.00 is assessed for the evaluation of transfer credit which must accompany the request.** Please allow two weeks from the date of our receipt of your request to our confirmation of transfer credit.

**Class attendance policy:** Student attendance and class participation are in many classes critical to the learning objectives of the class. CFT has established the following policy regarding student absences. More than one absence in any class longer than three sessions, and any absence in a class of three or fewer sessions may jeopardize the student's receipt of credit for the class. Instructors may waive these policies with adequate and documented reasons and after discussions with the CFT office.

**CFT smoking policy:** A smoke-free environment is maintained at all CFT classes, seminars and workshops, and social events. In most cases, smoking areas are available at class and seminar locations. Your instructors will be aware of the smoking areas.

**Parking:** CFT does not pay for student parking at locations where free parking is not available. In most cases, the students' financial institutions also do not pay for student parking. Please inquire within your financial institution rather than assume they will pay for parking before attempting to charge a parking fee to them.

**Student file changes:** Student files are maintained at the CFT office. A file is begun for a student when his/her first enrollment form for any class arrives at the CFT office. Beginning with the Fall, 2005 semester, student records will be maintained by the last four digits of the student's social security number. **Should you desire not to provide us with this information, we will assign a student identification number to the enrollment listed on the enrollment form. Records under this student id number may not contain your entire file, and may require time-consuming research in order to combine all of your information in our CFT files under your student number.**

Often a student will change his/her place of employment, last name, etc. Occasionally a student's name is misspelled on his/her records and should be corrected. Please do not allow an error in a name or a change of name or place of employment to remain incorrect. Please contact us with any corrections. [info@cftea.com](mailto:info@cftea.com), 888-366-3242, 207-688-6225

**Cancellation of a class due to inclement weather:** If the weather in the area of your class is questionable, the instructor for each class is responsible to make the decision concerning class cancellation, with the exception of classes being held at a high school, college or university. Instructors are asked to make the decision about canceling their class because they are best aware of the distances students are traveling. Instructors are asked to make their decision by 2:00 PM and students will be informed as soon as possible. **NOTE:** Classes being held at a high school, college or university will be canceled when the school makes the decision to close for bad weather. Please listen to radio stations in your area that would have information about school closings for inclement weather. **Daytime classes** will be cancelled by 3:00PM the day before the class and students will be informed immediately thereafter.

## **REGISTRATION AND WITHDRAWAL POLICIES FOR LIVE CLASSROOM AND WEBCOURSE PROGRAMS ONLY**

### **Registration**

CFT has limitations on the number of students attending certain classes. CFT also has a policy of canceling a class with low enrollments one week prior to the start date of the class. Therefore, you are urged to register for your desired classes as early as possible. A confirmation of your enrollment will be sent to you. If you do not receive a confirmation within two weeks of sending your enrollment to the CFT office, please call the office to check on your enrollment. You will be informed of a class cancellation as soon as possible once the decision has been made.

Registrations for classes will be accepted up to the date of the class. Please be aware, however, that there is a possibility that your class will be full or may be canceled due to a lack of enrollment when you are registering after the deadline date.

### **WITHDRAWAL POLICIES - CLASSROOM PROGRAMS\***

***Please read carefully - these policies will be enforced***

**Regular Evening Classes, Webinars and Daytime Programs:** *(Exceptions to these policies apply to the daytime Supervisor programs. See special policies for these classes below.)*

### **WITHDRAWAL DEADLINE:**

NO CHARGE will be assessed if a student withdraws from a class IN WRITING prior to ten business days (two weeks) before the start of an evening class or webinar or five business days (one week) prior to the day of a daytime class. The written withdrawal may be sent via fax to 1-207-688-6223.

Any student who withdraws from an **EVENING class** or **WEBCOURSE** after the withdrawal deadline and **prior to the business day before the first class session** will be assessed a \$25.00 administration fee. **The full registration fee will be charged to anyone who withdraws from a daytime program after the deadlines listed above.**

Any student who withdraws from a class **on or after the business day before the first class session will be assessed the full tuition rate.** Any student who registers for a class, does not inform the CFT office of withdrawal and does not attend the class will be charged the full tuition rate. **Daytime Supervisor Program:** Cancellation of a registration **MUST BE MADE TWO WEEKS PRIOR TO THE DATE OF THE FIRST CLASS SESSION,** or the full registration fee less meals must be charged. Student substitutions will be accepted.

**CANCELLATION OF A REGISTRATION DUE TO PENDING BAD WEATHER:** The weather in Northern New England in the winter can be volatile, and one can never plan on whether it will be as predicted several days in advance. Because of this, CFT WILL EXPECT PAYMENT FOR any enrollment cancellation due to **anticipated** bad weather after the deadline requirements indicated above. At the discretion of CFT, should bad weather become a deterrent for any student(s) to attend a class on the day/evening of the program, there will be no charge for the enrollment.

### *Did you know?*

*If you are attending a live class of 2 or 3 credits you will be eligible to earn an honor certificate for the highest grade in the class and be recognized at your region's Spring Awards Banquet. One individual from each 2 and 3 credit class will be identified by the class instructor to receive this honor. Class attendance, participation, homework, test grades, and other class accomplishments will be considered as the instructors are choosing each honor student.*

## **REGISTRATION AND WITHDRAWAL POLICIES SELF STUDY AND TESTING OUT**

**Registration Requirements for Self Study and Testing Out:** Registration for any of these programs will be accepted at any time throughout the year. Please allow one week for confirmation of your enrollment and up to two weeks for receipt of materials. **To register, complete [this enrollment form](#), have the enrollment form approved by the proper individual at your financial institution, and fax (207-688-6223) or send the form to CFT. OR [register online](#).**

**Extension Policy for Self Study:** Extensions **ARE NOT GRANTED** for 1 and ½ credit classes. Any 1 and ½ credit class not completed within six months will be automatically closed. One three-month extension for a 3 credit class may be granted with no fees. Any three credit class requiring an extension past nine months from the start date of the class will be assessed a \$50.00 extension fee per three-month period. **NO THREE CREDIT CLASS WILL REMAIN AN OPEN ENROLLMENT PAST 18 MONTHS OF THE START DATE OF THE CLASS.**

**Extension Policy for Testing Out:** One three-month extension will be granted. **NO TESTING OUT ENROLLMENT WILL REMAIN OPEN LONGER THAN SIX MONTHS.**

**Withdrawal Policy:** Withdrawal from a self study class or testing out must be made in writing and sent to the CFT office. A withdrawal notice received prior to fifteen days after the date of the introduction letter will result in a tuition refund less a \$25.00 cancellation fee and the expected return of any materials sent to the student along with postage and shipping fees incurred. No refunds will be issued for withdrawals of a self study class or testing out after that time. The class may be transferred to another student for a transfer fee of \$50.00 and approval from the CFT office.

**Attention** students required to pay tuition, either on their own or to be reimbursed by their employer once the class is completed will be required to pay **one third of the tuition at enrollment**, and the entire amount prior to receipt of grade.

## **TUITION INFORMATION**

Tuition rates for all learning formats may be found on the pages listing the programs.

## **ARE YOU A CFT MEMBER?**

*Students who are employed by any bank that is a member of an ABA Bankers Association, or is a National or State Chartered Commercial Bank or affiliated organization, Mortgage Company or Trust Company, Federal or State Chartered Savings Bank or Savings & Loan Association, are CFT members.*

## **ATTENTION STUDENTS COMPLETING FINAL CLASSES TO EARN A DIPLOMA OR CERTIFICATE**

If you are completing the requirements for a CFT or AIB diploma or certificate prior to June 30th, PLEASE CALL OUR OFFICE SO THAT WE MAY VERIFY YOUR ELIGIBILITY TO BE PUT ON OUR GRADUATES LIST FOR SPRING AWARDS (1-888-366-3242 or 207-688-8610) **Please don't be left out! Call the CFT office to ensure we have you on our list!!**

*Would you like assistance in developing an educational plan for your banking career?*

*Or do you have a plan but could use some help in deciding how to pursue it?*

*Contact Tammy at our office ([Tammy@cfta.org](mailto:Tammy@cfta.org), 1-888-366-3242, 207-688-6225.)*

*Tammy's primary responsibility is to help our students realize their educational goals through CFT.*

*She's here for you – and she'd love to hear from you!*