

# credituniontrainingonline<sup>®</sup> course catalog



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TRC Interactive offers a *variety* of solutions to meet all of your credit union’s training needs. You have the ability to **pick and choose courses** from our *extensive* online library. All of our training solutions can be **blended** with your current training program or used as **stand-alone** products.

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**TRC Interactive** is a leader in interactive financial institution teller training. Since 1973 TRC Interactive has provided award-winning training around the world.

The real secret to our success lies not only in the expertise of our people, but also in our team approach. TRC Interactive’s professionals work in a close-knit synergy regardless of the time constraints or design challenges. The result is an effective, professional program that helps meet your most demanding needs. TRC Interactive is a training design firm with total media capabilities. We have produced many award-winning projects that are not only professional, but also meet and surpass your needs.

TRC Interactive combines solid content with an experiential, participative approach, which provides everything needed to run an effective skill building program. Attributes shared by all TRC Interactive training programs are:

- A learner centered approach that actively involves participants in skill-building exercises.
- A learning sequence that takes participants from abstract concepts to direct skills application.
- Respect for the adult learners’ experience while teaching new approaches and behavior.

TRC Interactive's Teller courses will **quickly and efficiently** train your staff to handle member transactions in a **consistent and professional manner**. Better trained Tellers provide a better member experience.

### All About Checks

Topics include how to determine if a check is legal and if it is completely and properly filled out, identify regular features of a check, basic steps in processing a check, and much more.

#### Objectives:

As a result of completing this program, you will be able to:

- Determine if a document presented to you is legal, and if it is completely and properly filled out
- Identify regular features of a check that are not legally required, as well as certain unique features found on some checks
- Recognize special types of checks and how they are generally used
- Explain the basic steps in processing a check

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### All About Deposits

Topics include different deposit types, debits and credits; split check deposit/cash back deposits, and much more.

#### Objectives:

As a result of completing this program, you will be able to:

- Identify the deposit slips required for various types of accounts
- Determine if a deposit slip is filled out correctly and completely
- Recognize "Exact Amount" and "Change Back" deposits

#### Audience:

Management and Supervision, Teller and Other Personnel

Approximate course length: 45 minutes – 1 hour



### Balancing

Topics include the steps in the balancing process, how to determine if your drawer is balanced or not, procedures for overages or shortages, and much more.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the steps in the balancing process
- Determine if your drawer is balanced or not
- Know what to do if you are over or short

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



# Teller Training

### Check Cashing Process

This course is designed for anyone interested in learning check cashing procedures including acceptable and unacceptable endorsements, supervisory approval, "On-Us" and "Not On-Us" checks, and much more.

#### Objectives:

- Identify the factors to be considered in making decisions to cash or not cash
  - An "On-Us" check for a member and non-member
  - A "Not On-Us" check for a member or a non-member
  - Any check when part is taken in cash
- Identify the types of endorsements acceptable and not acceptable for check cashing
- Explain the importance of knowing and following credit union policy and procedures in check cashing
- Decide when to refer check-cashing situations for supervisory approval

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Counting Money

Topics include counting loose currency, strapping and wrapping, cash security, and much more.

#### Objectives:

As a result of completing this program, you will be able to:

- Arrange and count currency using our prescribed method of counting
- Strap currency and roll coins in the proper amounts
- Set up cash drawers

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Currency and Coins

Topics include genuine currency, features of redesigned currency, counterfeit currency, mutilated currency, and much more.

#### Objectives:

As a result of completing this program, you will be able to:

- Correctly identify features of genuine currency
- Detect features of counterfeit currency
- Explain the requirements for obtaining full value of mutilated currency

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



## Endorsements

Topics include the most common types of check endorsements, how to identify what is acceptable and not acceptable, how to handle problems with endorsements, and much more.

### Objectives:

As a result of completing this program, you will be able to:

- Define the most common types of check endorsements used by individuals and businesses
- Identify the types of endorsements acceptable and not acceptable for check cashing and check deposit purposes
- Recognize several other types of endorsements and those that require supervisory approval for check cashing
- Correctly handle several problems with endorsements

### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



## Importance of Identification

This course is designed for anyone interested in learning what are acceptable and unacceptable forms of identification, how identification protects you and the credit union, when two forms are required, and much more.

### Objectives:

As a result of completing this program you will be able to identify:

- How identification protects you and the credit union
- Acceptable forms of identification for check-cashing purposes
- Unacceptable forms of identification
- Situations in which two forms of identification are required

### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



## Payment Processing

Topics include types of payments, payment forms, additional, partial and late payments, and much more.

### Objectives:

As a result of completing this program, you will be able to:

- Identify which consumer loan products feature fixed payments and which involve variable payments
- Recognize regular loan payment situations, when partial or additional payments are acceptable, and when late payments are required
- Offer alternative payment options, such as ATM, Automatic Deductions and Online Banking

### Audience:

Management and Supervision, Tellers and Other personnel

Approximate course length: 30 minutes



### Regulations for Tellers

This course covers Reg CC, Reg E, Consumer Privacy Act, Right to Financial Privacy Act, Truth in Savings (Reg DD), and Community Reinvestment Act.

**Objectives:**

This program will enable you to:

- Define the purpose and goals of Regulation CC
- Identify the laws and regulations that govern those systems under Regulation E
- Understand the purpose and goals of Consumer Privacy Act
- Understand how the Right to Financial Privacy Act affects you
- Identify your responsibility under Truth in Savings (Reg DD), and how it applies to you
- Define your role under the Community Reinvestment Act

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



### Savings Withdrawals

This course is designed for anyone interested in getting an overview of savings withdrawals and the precautions when dealing with them.

**Objectives:**

As a result of completing this program, you will know the:

- Requirements for properly completing a savings withdrawal
- Precautions to be taken when processing a savings withdrawal

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Your Role as a Teller

This course is designed for anyone interested in learning about the responsibilities of a Teller as well as good member relationship techniques.

**Objectives:**

As a result of completing this program, you will be able to:

- Understand how to provide consistent quality member service
- Define the role of a Teller
- Identify the elements of good member relations and quality service

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



TRC Interactive's online Compliance courses **quickly and efficiently** train your staff on all compliance regulations and issues, **reducing your risk** of violating regulatory requirements. **Strengthen your front line** by keeping your personnel aware and informed!

### Anti-Money Laundering

This program is designed for anyone interested in learning, or reviewing, responsibilities when opening new deposit accounts as defined under the Bank Secrecy Act, the USA PATRIOT Act, and the Office of Foreign Assets Control.

#### Objectives:

As a result of completing this program, you will be able to:

- Correctly identify federal laws and regulations that apply when opening deposit accounts and their related services
- Fulfill regulatory responsibilities at account openings in support of deterring money laundering and other criminal activities
- Answer questions and address member concerns regarding deposit accounts and related services both at and after account opening

#### Audience:

It is especially helpful for branch office personnel who open deposit accounts and handle questions relating to these accounts and related services.

Approximate course length: 30 minutes



### Bank Bribery Act

This course is designed for anyone who needs or is interested in learning about the purpose of the Bank Bribery Act, and the code of conduct and penalties for non-compliance with the guidelines.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the background of the Bank Bribery Act
- Describe the purpose of the Act
- Describe the importance of a code of conduct

#### Audience:

Management and Supervision, Financial Institution Officers and Other Personnel

Approximate course length: 30 minutes



### Bank Protection Act

This program is designed for anyone interested in learning about the procedures for ensuring the **security** of the financial institution and its branch offices.

#### Objectives:

As a result of completing this program, you will be able to:

- Define the purpose and goals of a Security Program
- Explain the function of the Security Officer
- Outline the procedures for opening and closing a branch office
- List the procedures to be followed during and after a robbery
- Explain how to lessen the danger of kidnapping or hostage taking

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes



# Compliance Training

### Bank Secrecy Act - For Member Service Representatives

Topics include information about the Bank Secrecy Act, as it applies to Member Service Representatives.

**OBJECTIVES:**

As a result of completing this program, you will be able to:

- Identify the features of the Bank Secrecy Act, and its purpose
- List the compliance programs required by the Bank Secrecy Act
- Understand how to complete and submit required Bank Secrecy Act reports
- Select the timeframes and procedures for maintaining Bank Secrecy Act reports
- Assess why Bank Secrecy Act reports are required

It is especially helpful to branch office personnel, Management, Supervision, Member Service Representatives, and Platform Personnel

Approximate Course Length – 1 hour



### Bank Secrecy Act for Lenders

Topics include: Background of BSA and money laundering, Roles of government agencies, BSA Reporting, CTR exemptions, and monetary instruments.

**Objectives:**

As a result of completing this program, you will be able to:

- Explain the purpose of the Bank Secrecy Act
- Describe the responsibilities of financial institutions and lending personnel to comply with the Bank Secrecy Act
- Recognize and report suspicious financial activities and transactions that originate from lending activity

**Audience:**

Anyone that needs to learn the provisions of the Bank Secrecy Act. It is especially helpful for commercial and consumer lenders, branch staff who originate loans, and personnel whose duties relate to lending.

Approximate course length: 30-45 minutes



### Bank Secrecy Act for Tellers

This course covers the features and purpose of the Bank Secrecy Act, how to complete, submit and maintain BSA reports, why the reports are required, and much more.

**Objectives:**

This program will enable you to:

- Identify the features of the Bank Secrecy Act, and its purpose
- List the compliance programs required by the Bank Secrecy Act
- Complete and submit required Bank Secrecy Act reports
- Select the timeframes and procedures for maintaining Bank Secrecy Act reports
- Assess why Bank Secrecy Act reports are required

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Bank Secrecy Act – The Overview

This program is designed for anyone who needs an overview of the provisions of the Bank Secrecy Act and the responsibilities of Credit Unions.

It is especially helpful for executives, branch supervisors and personnel who open accounts and service share holders.

As a result of this program, you will be able to:

- Explain the purpose of the Bank Secrecy Act
- Describe the responsibilities of financial institutions to comply with the Bank Secrecy Act
- Recognize and report suspicious financial activities and transactions

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Board of Directors Overview

Topics include: Challenges of the Board member, Overseeing compliance and conditions, Goals and risks of the Board of Directors, Training requirements, and ethics.

Objectives:

As a result of completing this program, you will be able to:

- Understand the challenges of the Board of Directors
- Oversee compliance and conditions of the bank
- Determine goals and risks of the bank
- Analyze financial statements
- List the training requirements

Audience:

New and existing Board members, as well as anyone interested in learning about the roles of a Board Member and the function of Board meetings.

Approximate course length: 30-45 minutes



### Branch Security

This course covers the purpose and goals of a credit union security program, procedures for opening and closing, responding to bomb threats, and much more.

Objectives:

This program will enable you to:

- Define the purpose and goals of a credit union security program
- Outline office security procedures from opening to closing
- Define extortion and kidnapping and how to lessen the danger
- Respond appropriately to a telephone bomb threat

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Check Clearing for the 21st Century Act

This program is designed for anyone interested in learning about The Check Clearing for the 21<sup>st</sup> Century Act.

**Objectives:**

As a result of completing this program, you will be able to:

- Recognize and explain the use of substitute checks
- Define credit union responsibilities
- Explain consumer rights and responsibilities

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Community Reinvestment Act for Intermediate-Small Institutions

This program is designed for anyone interested in learning about the Community Reinvestment Act for Intermediate Small Depository Institutions. It is especially helpful to branch office personnel.

**Objectives:**

As a result of completing this program, you will be able to:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators

**Audiences:**

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Community Reinvestment Act for Large Institutions

This program is designed for anyone interested in learning about the Community Reinvestment Act for Large Depository Institutions.

**Objectives:**

As a result of completing this program, you will be able to:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators
- Explain CRA-related "covered agreements" and the provisions of Federal Reserve Regulation G

**Audience:**

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Community Reinvestment Act for Small Institutions

This program is designed for anyone interested in learning about the Community Reinvestment Act for Small Depository Institutions.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators

#### Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Consumer Privacy (Reg P)

This program covers the basic responsibilities of financial institutions regarding the release or sharing of non-public personal information about members to affiliated and non-affiliated third parties. It covers consumer privacy laws and regulations, Regulation P and the Gramm-Leach-Bliley Act, and much more.

#### Objectives:

After completing this program, you will be able to:

- Explain the need for consumer privacy laws and regulations
- Define the relationship of Regulation P to the Gramm-Leach-Bliley Act
- Identify the responsibilities of financial institutions for protection of consumer non-public personal information
- Respond appropriately to consumer questions regarding your financial institution's privacy policy, notices and practices

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Consumer Protection for Depository Institution Sales of Insurance

This program is designed for anyone interested in learning about the regulation that protects consumers by imposing **disclosure requirements** on the sale of insurance by depository institutions, and by **prohibiting certain sales practices**.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the need for regulation of insurance sales to consumers by financial institutions
- List the types of insurance coverage that may and may not be offered
- Describe the acknowledgements and disclosures that are required with sales
- Describe the disclosure requirements for advertising and promotion, and restrictions on sales activities

#### Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour



### Credit Union Robbery

This course is designed for anyone who needs or is interested in robbery prevention and procedures to be followed before, during, and after a robbery.

**Objectives:**

This program will enable you to:

- Be aware of the importance of practicing certain skills needed to help prevent a robbery
- Act appropriately during a robbery if you are a victim
- List the procedures to be followed after a robbery

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Customer Identification Program (CIP)

This program is designed for anyone interested in learning about a Customer Identification Program.

**Objectives:**

As a result of completing this program, you will be able to:

- Explain the purpose of a Customer Identification Program
- List the basic components of a CIP
- Describe the responsibilities of financial institutions in implementing a CIP

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Elder Abuse for Managers

This program is designed for branch managers who need an understanding of "Elder Financial Abuse," as well as the role of Tellers and Member Service Representatives in preventing it.

**Objectives:**

- As a result of this program, you will be able to
- Recognize the warning signs of Elder Financial Abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

Approximate course length: 30 minutes



### Elder Abuse for Member Service Representatives

This program is designed for Member Service Representatives who need an understanding of "Elder Financial Abuse," and their role in preventing it.

**Objectives:**

As a result of this program, you will be able to:

- Recognize the warning signs of Elder Financial Abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

Approximate course length: 30 minutes



### Elder Abuse for Tellers

This program is designed for tellers who need an understanding of "Elder Financial Abuse," and their role in preventing it.

**Objectives:**

As a result of this program, you will be able to:

- Recognize the warning signs of Elder Financial Abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

Approximate course length: 30 minutes



### Electronic Fund Transfer Act (Reg E)

This course covers the purpose and goals of the Electronic Fund Transfer Act, the laws and regulations of those systems, the obligations and rights of the providers of these services, and much more.

**Objectives:**

This program will enable you to:

- Define the purpose and goals of the Electronic Fund Transfer Act
- Identify the laws and regulations that govern those systems and help them operate efficiently and effectively
- Define the obligations and rights of the providers of these services
- Understand the responsibilities and rights of the users of these services

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Equal Credit Opportunity Act (Reg B)

This program is designed for anyone interested in learning about the Equal Credit Opportunity Act.

**Objectives:**

As a result of completing this program, you will be able to:

- Explain the purpose and scope of the Equal Credit Opportunity Act
- Describe the financial institution's obligations to the applicant and borrower
- List the factors known as "prohibited bases"

**Audience:**

Management and Supervisors, Lending Personnel, Advertising/Marketing Personnel and Other Personnel

Approximate course length: 30 minutes



### Expedited Funds Availability Act (Reg CC)

This course covers what Regulation CC is and why it was created, how to complete, submit and maintain Regulation CC forms, why the procedures are required, and much more.

**Objectives:**

This program will enable you to:

- Explain what Regulation CC is, and why it was created
- Describe the compliance programs required by Regulation CC
- Complete and submit required Regulation CC forms
- Explain the time frames and procedures for maintaining Regulation CC forms
- Explain why Regulation CC procedures are required

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Fair and Accurate Credit Transactions Act

This program is designed for anyone interested in learning about the Fair & Accurate Credit Transactions Act (FACT Act).

**Objectives:**

As a result of completing this program, you will be able to:

- Define the FACT Act and what it entails
- Understand the types of alerts under the Fair and Accurate Credit Transactions Act
- Identify various notices and their content as they relate to the FACT Act
- Define the credit union's responsibilities when dealing with the FACT Act

**Audience:**

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Fair Credit Reporting Act

This program is designed for anyone interested in learning about the Fair Credit Reporting Act (FCRA).

Objectives:

As a result of completing this program, you will be able to:

- Define FCRA and what it entails
- Disclose necessary information to consumers when required, using proper notices
- Define the financial institution's responsibilities when dealing with FCRA

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Fair Debt Collection Practices Act

This program is designed for anyone interested in learning about the applicability of the Fair Debt Collection Practices Act to collection activities within financial institutions.

Objectives:

As a result of completing this program, you will be able to:

- Relate the purpose of the Fair Debt Collection Practices Act
- Explain the key to compliance for financial institutions
- Describe the collection practices that are acceptable for financial institutions

Audience:

Management and Supervision, Lending Personnel, Collection Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour



### Fair Housing Act

This program is designed for anyone interested in learning about the Fair Housing Act.

Objectives:

As a result of completing this program, you will be able to:

- State the purpose of the Fair Housing Act and who is subject to its provisions
- Understand the requirements of lenders under the Act
- List the possible consequences of non-compliance for financial institutions

Audience:

Management and Supervision, Lending Personnel, Advertising/Marketing Personnel, Front line and Other Personnel

Approximate course length: 30 minutes



## Fair Lending

This program is designed for anyone interested in Fair Lending. It is especially helpful to Management and Supervision, and Lending Personnel..

### Objectives:

This program will enable you to:

- Understand Fair Lending, and how it relates to you
- Define different types of discrimination
- Assess if you discriminate, and how to stop

### Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes



## FDIC Deposit Insurance

This program is designed for anyone interested in learning the general rules about FDIC Deposit Insurance and would like to be able to answer consumer questions regarding account insurance.

### Objectives:

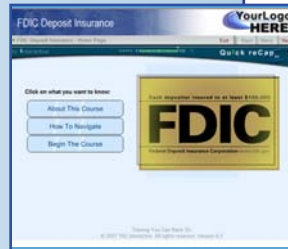
This program will enable you to:

- Explain FDIC Deposit Insurance clearly and accurately
- Define types of accounts covered by FDIC Insurance
- Understand the rules governing insurance coverage well enough to explain the rules to consumers

### Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes



## Flood Disaster Protection Act

This program is designed for anyone interested in learning about the Flood Disaster Protection Act and the financial institution's responsibilities in implementing the Act.

### Objectives:

As a result of completing this program you will be able to explain:

- The basic purpose and objective of the Flood Disaster Protection Act
- The organization and operation of the National Flood Insurance Program (NFIP)
- Financial institutions' responsibilities for implementation of the Flood Disaster Protection Act and the National Flood Insurance Program

### Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes



## Fraud

This course is designed for anyone who needs or is interested in understanding a number of common techniques used by con artists to defraud financial institutions and their members, involving fraudulent checks, identification, and cash-related schemes.

### Objectives:

This program will enable you to:

- Recognize and handle con artists based on their techniques
- Identify fraudulent and counterfeit checks
- Avoid losses from common check and cash related schemes directed at financial institutions and their members

### Audience:

Management and Supervision, and Teller and Other Personnel

Approximate course length: 45 minutes – 1 hour



## Gramm-Leach-Bliley Act

This program is designed for anyone interested in learning about Title V of the Gramm-Leach-Bliley Act

### Objectives:

As a result of completing this program, you will be able to:

- Prevent pretexting
- Safeguard member information in accordance with the Security Guidelines
- Comply with The Privacy Rule through the dissemination of Privacy Notices with Opt Out Options

### Audience:

Management, Supervisors, Tellers, And Platform Personnel

Approximate course length: 45 minutes



## The Health Insurance Portability and Accountability Act (HIPAA)

This program is designed for anyone who needs an introduction to the Health Insurance Portability and Accountability Act (HIPAA).

### Objectives:

As a result of completing this program, you will be able to:

- Describe two purposes of the Act
- List reasons why credit union staff need to be aware of HIPAA requirements
- Respond appropriately to the need to safeguard personally identifiable health information

### Audience:

Management, Supervisors, and all staff who come in contact with personally identifiable health information

Approximate course length: 30 minutes



### Home Mortgage Disclosure Act (HMDA)

This program is designed for anyone interested in learning about the Home Mortgage Disclosure Act.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the Home Mortgage Disclosure Act
- Explain the use of the Loan/Application Register
- List the types of information that must be reported on the LAR

#### Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Home Ownership and Equity Protection Act (HOEPA)

This program is designed for anyone interested in learning about the disclosures required to be made by creditors for certain high-cost closed-end loans secured by a consumer's home, and prohibited acts and practices in connection with such loans.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the Home Ownership and Equity Protection Act (HOEPA)
- List the types of loans covered by the Act
- Describe the required disclosures
- List loan actions and practices prohibited by HOEPA and other features

#### Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



### Identity Theft/Red Flags

This program is designed for anyone interested in learning more about the Identity Theft Red Flags and Address Discrepancy provisions of the Fair and Accurate Credit Transactions Act.

#### Objectives:

It is especially helpful to:

- Tellers and platform personnel
- Management and Supervisors

It is especially helpful to:

- Define identity theft
- Recognize the red flags that point to identity theft
- Explain the regulations in place to prevent identity theft
- Follow procedures to help protect our customers from identity theft

#### Audience:

Management, Supervision, Tellers, and Other Personnel

Approximate course length: 30 minutes



### Loans to Insiders (Reg O)

This program is designed for anyone interested in learning about basic restrictions on credit extended by a financial institution to its executive officers, directors, and principal shareholders.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of Loans to Insiders (Regulation O)
- Define who is considered an "Insider"
- Define the restrictions regarding Regulation O

#### Audience:

Management and Supervision, Lending Personnel, Operations Personnel, and Other Personnel

Approximate course length: 30 minutes



### National Credit Union Administration

This program is designed for anyone interested in learning about how Credit Union accounts are insured.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose and functions of the National Credit Union Share Insurance Fund (NCUSIF)
- State the general qualifications for deposit insurance based on account type, ownership, and the type of coverage
- Demonstrate the appropriate response to questions regarding deposit insurance

#### Audience:

Management and Supervision, Lending Personnel, Operations Personnel, and Other Personnel

Approximate course length: 45 minutes



### The New Board Member

#### Topics include:

Board committees, planning and decision making at the Board level, planning and decision making at the committee level, and tips for creating an effective Board.

#### Objectives:

As a result of completing this program, you will be able to:

- Understand the important process of welcoming a new Board Member.
- Gain perspective of Board Meetings and Board Committee Meetings.
- Recognize the need for significant planning by the Board of Directors.
- Realize the vast responsibilities of a Board Member.

#### Audience:

New and existing Board members, as well as anyone interested in learning about the roles of a Board Member and the function of Board meetings.

Approximate course length: 30-45 minutes



### Office of Foreign Assets Control (OFAC)

This program is designed for anyone interested in learning about The Office of Foreign Assets Control (OFAC).

**Objectives:**

At the completion of this course, you will be able to:

- Define what the Office of Foreign Assets Control is and how you can comply with it
- Assess what to do when you are suspicious
- Identify the countries on the OFAC list
- Be aware of terrorism and how it can affect you

**Audience:**

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Real Estate Settlement Procedures Act

This program is designed for anyone interested in learning about providing the proper disclosures during the settlement process when purchasing a home.

**Objectives:**

As a result of completing this program, you will be able to:

- Define the Real Estate Settlement Procedures Act (RESPA)
- Understand the different types of disclosures required
- Discuss the proper timing of disclosures

**Audience:**

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes



### Recognizing Sexual Harassment for Management

**Topics include:**

Recognizing Sexual Harassment, Interpreting behavior, the legal view of Sexual Harassment, and hostile work environments.

**Objectives:**

As a result of completing this program, you will be able to:

- Recognize sexual harassment in the workplace
- Explain the legal view of sexual harassment
- Recognize the differences between quid pro quo and hostile work environment harassment

**Audience:**

All Bank Management Staff

Approximate course length: 30-45 minutes



### Recognizing Sexual Harassment for Staff

Topics include:

Recognizing Sexual Harassment, Interpreting behavior, the legal view of Sexual Harassment, and hostile work environments.

Objectives:

As a result of completing this program, you will be able to:

- Recognize sexual harassment in the workplace
- Explain the legal view of sexual harassment
- Recognize the differences between quid pro quo and hostile work environment harassment

Audience:

All Bank non-management Staff

Approximate course length: 30-45 minutes



### Reserve Requirements and Interest on Deposits (Reg D & Q)

This program is designed for anyone interested in learning Regulation D's definitions of deposit accounts and their limitations, as well as Regulation Q prohibitions on paying interest on certain types of deposit accounts.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purposes and objectives of the Federal Reserve Regulations D & Q
- Define the common types of deposit accounts and the transaction limits on them required to maintain lower reserve requirements
- Describe the types of accounts on which interest may not be paid and the entities that are not eligible to maintain interest bearing accounts

Audience:

Management and Supervision, New Accounts Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour



### Right to Financial Privacy Act

This course is designed for anyone who needs to know or is interested in the basic responsibilities of financial institutions regarding the release or sharing of member information with agencies of the federal government.

Objectives:

After completing this program, you will be able to:

- Explain the need for financial privacy laws pertaining to requests for member financial information by agencies of the federal government
- Describe the key provisions of the Right to Financial Privacy Act
- Respond appropriately to consumer questions regarding your financial institution's privacy policy and practices

Audience:

Office personnel who manage, supervise, or function as member service staff.

Approximate course length: 30 minutes



### Role and Responsibilities of the Board of Directors

Topics include:

The significance of the Board of Directors, Management strategic plan, reports, and committees.

Objectives:

As a result of completing this program, you will be able to:

- Understand the role and responsibilities of the Board of Directors.
- Analyze internal and external reports.
- Participate in Board and committee level planning and decision making.
- Understand the Board's role in a regulatory environment.

Audience:

Newly appointed and current members of the Board of Directors

Approximate course length: 30-45 minutes



### Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)

Topics include:

Background and Definitions, State of the Federal Registration, Origination, Timeline information, Requirements for Institutions, and Public access.

Objectives:

As a result of completing this program, you will be able to:

- Define the requirements of the S.A.F.E. Act
- Identify how mortgage loan originators register with the Registry
- Identify the requirements for Institutions related to the Registry
- Describe public access to the Registry

Audience:

This program is designed for anyone who communicates about residential mortgage loans. It is especially helpful to Mortgage Loan Originators.

Approximate course length: 30-45 minutes



### Servicemembers Civil Relief Act

This course covers what the Servicemembers Civil Relief Act is, the APRs and rates available to those who serve our country, and much more.

Objectives:

This program will enable you to:

- Define Servicemembers Civil Relief Act
- Identify the different APRs and rates available to those who serve our country
- Assess when an account needs to be changed based on a military person's active duty

Audience:

Management and Supervision, Lending Personnel

Approximate course length: 30 minutes



## Suspicious Activity Reporting

This program is designed for anyone interested in learning about Suspicious Activity Reporting.

### Objectives:

As a result of completing this program, you will be able to:

- Understand the purpose of Suspicious Activity Reports
- Identify suspicious activity
- Define financial institutions' responsibilities when dealing with SAR

### Audience:

Management and Supervision, Lending & Operations and Tellers and Other Personnel

Approximate course length: 30 minutes



## Truth in Lending Act (Reg Z)

This program covers disclosure requirements for closed-end and open-end credit, including the right of rescission. In addition, you will learn about billing disputes, advertising disclosures and the potential penalties for non-compliance with Regulation Z.

### Objectives:

As a result of completing this program, you will be able to:

- Discuss the purpose and functions of the Truth In Lending Act (Regulation Z)
- Define the financial institution's responsibilities to the consumer regarding disclosures
- Explain the difference between open-end and closed-end credit
- Describe rescission periods
- Understand Regulation Z advertising rules

### Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes



## Truth in Savings Act (Reg DD)

This program is designed for anyone interested in learning about the Truth in Savings Act.

### Objectives:

As a result of completing this program, you will be able to:

- Understand the requirements of the Truth in Savings Act
- Understand the types of disclosures required
- Understand the term APY
- Understand the requirements for advertising deposit products

### Audience:

Management and Supervisors, New Accounts Personnel, Advertising/Marketing Personnel, and Other Personnel

Approximate course length: 30 minutes



### Unfair or Deceptive Acts or Practices (Reg AA)

This program is designed for anyone interested in learning about unfair or deceptive acts or practices of financial institutions in connection with extensions of credit to consumers.

Objectives:

As a result of completing this program, you will be able to:

- Explain the background and purpose of the Unfair or Deceptive Acts or Practices also known as Regulation AA
- Recognize unfair or deceptive practices
- Explain consumer complaint procedures

Audience:

Management and Supervisors, Lending Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour



### USA PATRIOT Act

This program is designed for anyone interested in learning about the USA PATRIOT Act.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the USA PATRIOT Act
- List new responsibilities of branch personnel under the Act
- Define the requirements of a Customer Identification Program
- Identify activities likely connected with terrorists or terrorist organizations
- State the conditions for sharing information about suspicious activities with other financial institutions

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### New Transaction Accounts

This program is designed for anyone interested in learning about, or reviewing, regulatory requirements, related to opening new transaction deposit accounts and certain related services, as mandated in the:

- Gramm-Leach-Bliley Act & Reg P
- Expedited Funds Availability Act & Reg CC
- Electronic Fund Availability Act & Reg E

#### Objectives:

As a result of completing this program, you will be able to:

- Correctly identify the requirements of federal laws and regulations that apply to transaction accounts and their related services
- Fulfill regulatory responsibilities at account openings
- Answer questions and address member concerns both at and after account opening regarding deposit accounts and related services

It is especially helpful for office personnel who open new deposit accounts and handle questions involving these accounts and related services.

Approximate Course Length – 45 Minutes



### Responsibilities, Laws, & Regulations for New Deposit Account Opening

Topics include federal credit union laws and regulations related to opening new deposit accounts.

#### Objectives:

As a result of completing this program, you will be able to:

- Correctly identify federal laws and/or regulations that have application when opening new deposit accounts and their related services
- State the responsibilities of new account opening personnel mandated by several federal laws and regulations

It is especially helpful to branch office personnel, Management, Supervision, Lending Personnel, and Platform Personnel

Approximate Course Length – 45 Minutes



### Savings and Time Accounts

This program is designed for anyone with the need to learn about regulatory requirements related to opening and servicing Savings, Money Market, and Certificate of Deposit accounts, as mandated by:

- Regulations D & Q
- The Truth In Savings Act (Regulation DD)

#### Objectives:

As a result of completing this program, you will be able to:

- Correctly identify federal laws and regulations that apply when opening time deposit accounts and their related services
- Fulfill our regulatory responsibilities at account openings
- Answer questions and address member concerns both at and after account opening regarding savings and time accounts and related services

It is especially helpful for office personnel who are preparing to assume the responsibilities of opening new accounts and handling questions regarding these accounts and related services.

Approximate Course Length – 30 Minutes



TRC Interactive's Sales courses **quickly and efficiently** train your staff on how to **sell more effectively** to current accounts and to **generate new business** from prospective accounts.

# Sales (New Account) Training

## Closing and Wrap-Up

This program is designed for anyone interested in learning about how to close or wrap up a sale.

### Objectives:

As a result of completing this program, you will be able to:

- Use either of two closing techniques, and know how to react to various member responses
- Build on a member relationship with an appropriate wrap-up of your sales session

This course is especially helpful to branch office personnel in understanding the role of sales personnel in a credit union, as well as to Managers and Supervisors, Lending Personnel, and Member Service Personnel.

Course Length: 30 min.



## Listening - Not Just Hearing

This program is designed for anyone interested in learning about how to truly listen to your member which will help you make better sales.

### Objectives:

As a result of completing this program, you will be able to:

- Define listening versus just hearing
- Employ three techniques to enhance listening skills
- State three important benefits of listening

### Audience:

Managers and Supervisors, Lending Personnel and Member Service Personnel.

Course Length: 30 min.



## Matching Your Member's Style

This program is designed for anyone interested in learning about how to change your style, depending on your member's style.

### Objectives:

As a result of completing this program, you will be able to:

- Recognize each member's unique style
- Adjust appropriately to match different member styles

### Audience:

Managers and Supervisors, Lending Personnel and Member Service Personnel.

Course Length: 30 min.



### Overcoming Objections

This program is designed for anyone interested in learning about how to overcome objections when dealing with a member or a potential member.

#### Objectives:

As a result of completing this program, you will be able to:

- State the proper steps to take prior to suggesting a resolution to a member's objection
- Choose an appropriate approach to resolution of an objection from several acceptable techniques

#### Audience

Managers and Supervisors, Lending Personnel and Member Service Personnel.

Course Length: 30 min.



### Professionalism

This program is designed for anyone interested in learning about how to be professional in the credit union environment.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the importance of how physical appearance plays in communicating with members
- Create positive impressions with members by projecting enthusiasm and integrity

#### Audience:

Managers and Supervisors, Lending Personnel and Member Service Personnel.

Course Length: 30 min.



### Questioning Techniques

This program is designed for anyone interested in learning the questioning techniques to use while opening a new account or maintaining an existing one.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the importance of questioning skills in uncovering member needs and controlling the outcome of the sales process
- Define purposes of four basic types of questions and when they are used in the sales process
- Create good examples of each basic type of question

#### Audience:

Office Personnel, Member Service Representatives, Sales Personnel, Branch Managers.

Approximate course length: 30 minutes



### Recommending Solutions

This program is designed for anyone interested in learning about sales.

Objectives:

As a result of completing this program, you will be able to:

- Understand the importance of summarizing and confirming a member need before recommending a product or service
- Explain the difference between the features and benefits of a product or service
- Compose an effective recommendation statement based on member needs, and the features, benefits and underlying desires, satisfied by a product or service



It is especially helpful to branch office personnel in understanding the role of sales personnel in a financial institution, as well as to others, such as Managers and supervisors, Lending Personnel, Member Service Personnel.

Approximate course length: 45 minutes - 1 hour

### Teller-Sales Referrals

Topics include your role at the credit union, how to assess when a member is interested, the "S" technique, and much more.

Objectives:

This program will enable you to:

- Identify your role in helping sell a product
- Assess when a member might be interested in hearing about a new product
- Understand how to use the "S" technique
- Apply what you have learned in helping refer a member to a new product



Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

### The First 10 Seconds

This program is designed for anyone interested in learning about the importance of the very first meeting between you and the consumer when establishing a new account or relationship.

Objectives:

This program will enable you to:

- Explain the importance of establishing immediate credibility and rapport with consumers and prospects
- List the steps that will help you quickly establish credibility and rapport with others



Audience:

Management, Supervision, Lending Personnel, and Member Service

Approximate course length: 45 minutes

### Who Is Your Member?

This program is designed for anyone interested in learning about selling financial products and services.

#### Objectives:

As a result of completing this program, you will be aware that:

- All members and prospects are unique individuals
- Member's financial needs vary with circumstances, age, and other factors
- You will miss opportunities to be helpful if you make any assumptions about an individual's needs

It is especially helpful to branch office personnel with sales responsibilities, as well as to others, such as Managers and Supervisors, Lending Personnel, Member Service Personnel.

Approximate course length: 30 minutes



### You're In The Perfect Position

This program is designed for anyone interested in understanding the role of sales personnel in a financial institution.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the need for effective sales personnel based on increasing competition among financial institutions
- Describe the importance of the role of a sales person as a consultant to prospects and existing member(s)
- List four basic skills common to all successful sales people

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 60 minutes



# Sales (New Account) Training

# Sales (New Account) Training

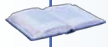
## NewAccountSolution™

NewAccountSolution™ is a blended training program using 10 online courses and an optional Facilitator-led session using TRC Interactive's step-by-step training approach.

The Facilitator's material tells you which online courses are to be taken prior to a live interactive class; guides you through setting up a successful course; instructs you on how to use proven experiential exercises, games, simulations, role-plays, discussions, and enables you to conduct an engaging live session that reinforces and practices the sales approaches taught when the participants took their online courses. The recommended sales training courses to be taken by the participant online include:

- Listening, Not Just Hearing
- Matching Your Member's Style
- Overcoming Objections
- Professionalism
- Questioning Techniques
- The First 10 Seconds
- You're In the Perfect Position
- Attitude, Enthusiasm, and Trust
- Who Is Your Member?
- Closing and Wrap Up
- Recommending Solutions

This Facilitator's material is a flexible and thorough in-class training session to blend with NewAccountSolution online course. There are 4 separate components that you should print and review:



### Facilitator's Guide:

This is a complete step-by-step instruction book on how to conduct, customize, modify, and blend an in-class session as a companion to NewAccountSolution Online Training Program.



### Facilitator's Notes:

This is a convenient note-taking companion with icons to the Facilitator's Guide. You can use your Notes in class as a reference.



### Handouts:

There are a number of experiential exercises that require handouts. The handouts should be printed and distributed only to the appropriate people as you conduct the class.



### Workbook:

This is a place where all participants can write notes in a structured manner while it serves as a take-away for the class. These workbooks should be distributed to each participant during the session.

TRC Interactive's Products and Services courses will **quickly and efficiently** allow your staff to understand the different options available, as well as learn how to help your members decide which option might best suit them. **Strengthen your front line** by keeping your personnel aware and informed!

### Business Products and Services

This course is designed for anyone interested in learning about the various types of business products and services.

#### Objectives:

As a result of completing this program, you will be familiar with:

- The various legal forms under which businesses operate
- The basic business products, including those pertaining to deposits, loans, investments and insurance
- Credit union services related to credit union business products

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



### Consumer Products and Services

This course is designed for anyone interested in learning more about the various types of consumer products and services.

#### Objectives:

As a result of completing this program, you will be able to:

- Understand the difference between a consumer product and a service
- Understand consumer deposit, loan, and investment products
- Recognize services related to credit union deposits, loans, and investment products
- Be able to identify other important consumer products, such as insurance, monetary instruments, and safe deposits

#### Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



### IRA Fundamentals

This program is designed for anyone interested in learning about eligibility requirements, contribution limits, and distribution rules of Individual Retirement Accounts (IRAs).

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the features and benefits of the Traditional IRAs and Roth IRAs
- Compare the Traditional IRA to the Roth IRA
- Explain rules related to transfers and rollovers
- Discuss the features and benefits of the Coverdell Education Savings Account

#### Audience:

Management and Supervision, Tellers and Other Personnel.

Approximate course length: 45 minutes – 1 hour



# Products and Services

### Simplified Employee Pension Plan (SEP)

This program is designed for anyone interested in learning about Simplified Employee Pension Plans (SEP) including eligibility, contribution limits, and distribution rules.

#### Objectives:

As a result of completing this program, you will be able to:

- Discuss the features and benefits of a Simplified Employee Pension Plan
- Explain how to establish and operate SEP accounts
- Discuss eligibility and compliance

#### Audience:

Management and Supervision, Tellers and Other Personnel.

Approximate course length: 45 minutes – 1 hour



### Consumer Leasing Act (Reg M)

This program is designed for anyone who deals with leasing operations within the credit union.

Objectives:

As a result of completing this program, you will be able to:

- Define the purpose and function of the Consumer Leasing Act (Regulation M)
- Explain the difference between Open-ended and Closed-end leases
- Outline the leasing disclosure implemented by the Consumer Leasing Act
- Identify the general advertising requirements



Audience:

It is especially helpful to loan operations, lending departments and managers to understand the roles and responsibilities in dealing with members during a lease.

Approximate course length: 30 minutes

### Credit Regulations for Mortgage Lending

This program is designed for individuals interested in learning about member credit regulations and how the laws apply to mortgage applicants.

Objectives:

As a result of completing this program, you will be able to:

- Define the financial institution's responsibilities to the member
- Identify and explain information contained in members' credit reports
- Disclose and explain applicable information to members when required using proper notices as required



Audience:

Mortgage officers, Management and supervision, Personnel looking to move or moving into the mortgage department, Mortgage Loan Processors and Underwriters, and Other Personnel

Approximate course length: 45 minutes

### Denials, Withdrawals, and Incomplete Applications

Topics include learning the requirements for sending Adverse Action Notices when a loan application is declined, withdrawn or incomplete.

Objectives:

As a result of completing this program, you will be able to:

- Explain Adverse Action
- Determine when an Adverse Notice is required
- Handle declined, withdrawn and incomplete applications

It is especially helpful to branch office personnel, Management and Supervision, Lending Personnel

Approximate course length: 30 minutes



### Home Equity Closing

Topics include required documentation needed when closing a Home Equity product.

Objectives:

As a result of completing this program, you will be able to:

- Understand the required forms for closing Home Equity products
- Explain to the member information contained in the closing documents
- Comply with applicable government regulations

It is especially helpful to branch office personnel, Management and Supervision, Lending Personnel, Member Service Personnel

Approximate Course Length – 30 min.



### Home Equity Line of Credit (HELOC)

Topics include Home Equity Line of Credit products and how to determine equity in a home.

Objectives:

As a result of completing this program, you will be able to:

- Define Equity
- Explain the difference between home equity line of credit products
- Calculate equity in the member's home
- Complete an application

It is especially helpful to branch office personnel, Management and Supervision, Lending Personnel, Member Service Personnel

Approximate Course Length – 30 min.



### Income Statement Analysis

This program is designed for anyone interested in learning to effectively analyze Income Statements.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of an Income Statement
- Identify the sections of an Income Statement
- Explain and calculate Gross Profit, Operating Profit, Taxable Income, Net Income and Retained Earnings
- Analyze the financial performance of a business for the period covered by the Income Statement

It is especially helpful to branch office personnel, Loan Officers, Management and Supervision, Personnel looking to move or moving into the Commercial Loan area, and other Personnel.

Approximate course length: 30 minutes



### Intro to Home Equity

Topics include types and differences of Home Equity Products.

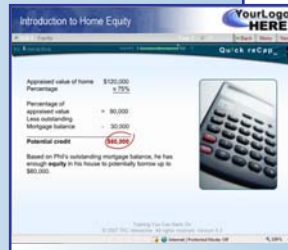
#### Objectives:

As a result of completing this program, you will be able to:

- Define Home Equity products
- Explain the difference between a Home Equity Loan and a Home Equity Line of Credit
- Define "equity"
- Understand how to calculate the member's equity in their home

It is especially helpful to branch office personnel, Management and Supervision, Lending Personnel, Member Service Personnel.

Approximate course length: 30 minutes



### Laws Against Discrimination for Mortgage Lending

This program is designed for individuals interested in learning the basics about government regulations enacted to protect mortgage applicants from discrimination.

#### Objectives:

As a result of completing this program, you will be able to:

- Identify the purpose and functions of mortgage lending regulations
- Define the financial institution's responsibilities to the applicant
- Disclose and explain applicable information to members when required, using proper notices per government requirements

#### Audience:

Mortgage officers, Management and supervision, Personnel looking to move or moving into the mortgage department, Mortgage Loan Processors and Underwriters, and Other Personnel

Approximate course length: 30 minutes



### Lending Application Process

Topics include learning how a member files a loan application.

#### Objectives:

As a result of completing this program, you will be able to:

- Define ways to submit an application for an extension of credit loan
- Determine the necessary information to be provided by the member on a loan application
- Define when a request for an extension of credit becomes an application for a loan
- Understand what the member's signature means on an application

It is especially helpful to branch office personnel such as Management and Supervision, Lending Personnel, Member Service Personnel.

Approximate course length: 45 minutes – 1 hour



### Loan Documentation and Closing

Topics include preparing required loan documents and meet with the member to close the loan.

Objectives:

As a result of completing this program, you will be able to:

- Complete the necessary loan processing documents
- Explain the applicable lending regulations to the member
- Complete proper steps to close a loan

It is especially helpful to branch office personnel, Management and Supervision, Lending Personnel.

Approximate course length: 45 minutes – 1 hour



### Overview of Commercial Lending

This program is designed for individuals interested in an overview of Commercial Lending.

Objectives:

As a result of completing this program, you will be able to:

- Identify the operational characteristics of manufacturing, wholesaling, retailing and service businesses
- Determine the extent of personal liability for business owners
- Explain types and use of lending vehicles available to commercial members
- Explain the steps in the lending process

It is especially helpful to branch office personnel, Prospective Commercial Loan Officers, and New Commercial Loan Department personnel

Approximate course length: 45 minutes – 1 hour



### Regulations for Consumer Lending

Topics include an overview for anyone interested in learning about federal laws and regulations relating to consumer lending.

Objectives:

As a result of completing this program, you will be able to:

- Discuss the purpose and functions of lending regulations
- Disclose necessary information to members when required
- Define the credit union responsibilities to members regarding the regulations

It is especially helpful to branch office personnel, Management, Supervision, Lending Personnel, and Platform Personnel

Approximate Course Length – 30 Minutes



### A Manager's Role in Training and Development

This program is designed for managers who have the responsibility of assuring that training and development is provided for new and existing employees, and that it best meets their needs and those of the organization.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the role, objectives, and responsibilities involved in managing employee training and development
- Utilize a job breakdown and a four- step job instruction method for guiding the training of new and present employees
- Better assist employees in the further development of their knowledge and skill

It will also be helpful to anyone else interested in understanding the fundamentals of managing employee training and development.

Approximate course length: 30 minutes



### Appreciating Diversity for Managers

This program is designed for anyone interested in learning about diversity and the benefits of a multicultural workplace, including:

- All management staff
- Other staff moving into a (management) position

#### Objectives:

As a result of completing this program, you will be able to:

- Identify and understand the benefits of diversity
- Evaluate your own beliefs, attitudes, and values towards diversity
- Identify "diverse voices" in the workplace
- Manage a diverse work force effectively

Approximate course length: 30 minutes



### Barriers to Effective Communication

This program is designed for anyone interested in learning to communicate effectively by overcoming communication barriers.

#### Objectives:

As a result of completing this program, you will be able to:

- Identify and remove barriers to effective communication
- Define effective communication techniques
- Apply specific communication techniques in the workplace

It is especially helpful to branch office personnel, Management and Supervision, Member Service Representatives and other Personnel.

Approximate course length: 30 minutes



## Delegation

Topics include information for supervisory and management personnel throughout the credit union.

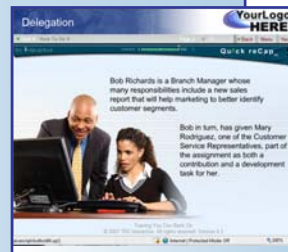
### Objectives:

As a result of completing this program, you will be able to:

- Identify the steps of conducting a delegation exchange
- Identify the barriers to effective delegations
- Devise a delegation plan containing elements that improve delegation success
- Identify opportunities for staff feedback and participation in their own delegation process

It can be used as pre-supervisory where the potential position has discretion to assign responsibilities

Approximate course length: 30 minutes



## Getting the Best From Your Staff - the Art of Motivation

This program is designed for coordinators, group leaders, supervisors and group managers who have responsibility for direct supervision for one or more staff members.

### Objectives:

As a result of completing this program you will be able to

- Identify the factors needed to create a motivational environment within a work unit
- Identify specific techniques to encourage the development of initiatives within staff members
- Identify the historic theories contributing to contemporary motivation techniques, including Frederick Taylor, the Hawthone Studies, Maslow's Hierarchy of Needs, Herzberg's 2-Factor Theory, and Theories X and Y
- Write expectations in a way to increase initiative that include conditions, time constraints, and when you will be satisfied
- Identify practical things managers can do in a credit union environment to encourage staff motivation, including:
  - o Keep your people informed
  - o Listen carefully
  - o Recognize accomplishments
  - o Encourage initiative
  - o Set a good example
  - o Show confidence in your people
- Identify ways that encouraging a motivational climate creates internal rewards for the manager

Approximate course length: 45 minutes – 1 hour



## How Your Leadership Style Affects Performance

This program is designed for anyone interested in learning how his/her leadership style affects the performance of others.

### Objectives:

As a result of completing this program, you will be able to:

- Explain the different styles of leadership
- Describe the factors affecting a group
- Identify the factors that make a good leader

It is especially helpful to branch personnel including Management and Supervision

Approximate course length: 45 minutes – 1 hour



### New Employee Orientation

This program is designed for managers who have the responsibility of assuring the orientation needs of their new employees are met in a thorough, efficient, and effective manner.

#### Objectives:

After completing this program, you will be able to:

- Provide input on the specific orientation needs of your new employees to anyone involved in presenting a general new employee orientation
- Design and implement a new employee orientation program specific to your needs to supplement a general institutional program
- Better evaluate the quality and effectiveness of all orientation efforts affecting your new employees

It will also be helpful to anyone interested or involved in the design and/or implementation of the new employee orientation process.

Approximate course length: 45 minutes – 1 hour



### Techniques of Planning

This program is designed for managers, Member Service Representatives or any staff member who needs to learn basic techniques of work-related projects and functions.

#### Objectives:

As a result of completing this program, you will be able to:

- Explain the importance and benefits of a regular systematized approach to planning
- Overcome organizational barriers to planning concepts
- Apply six developmental steps leading up to the implementation of work-related plans

It will be helpful to anyone interested in developing a quick, cost-efficient and effective method for completing a task.

Approximate course length: 45 minutes – 1 hour



### Your Role As Manager

This program is designed for anyone interested in becoming a manager or learning to have more efficient management skills.

#### Objectives:

As a result of completing this program, you will be able to:

- Identify the management mythology
- Demonstrate the functions of management
- Understand the fundamental characteristics of management and be able to apply them

#### Audience:

Management and Supervisors

Approximate course length: 45 minutes



## Fundamentals of eLearning

This program is designed for Trainers who want to become familiar with internet-based and blended training programs and how they benefit Trainers, their trainees, and their financial institution.

### Objectives:

As a result of completing this program, you will be able to:

- Justify the use of e-Learning methods alone or in combination with classroom or other traditional "live" techniques
- Better evaluate the quality and potential effectiveness of an e-Learning or blended program based on training objectives
- Gain management and participant acceptance of the "e-Learning/blended" methods of training

It may also be helpful to Training managers who want or need to introduce, or further promote the use, of these training methods as well as Trainers who need to make presentations to management.

Approximate course length: 45 minutes – 1 hour



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