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Why One CU Says Online Is Only Way To Go With Compliance Training

By Kevin Jepson, *Technology Correspondent*

TREVOSE, Penn.—An online training platform has some employees chomping at the bit to complete compliance courses at TruMark Financial Credit Union here.

“Employees were already trying to log on to get a jump on the courses for 2007, and we weren’t even ready for them yet,” in the first week of the New Year, said Cheryl Swift, compliance officer at the \$830-million CU.

Getting 220 employees from seven branches, a call center, and the back office into one room at one time every year with me as an instructor would all cost time and money,” she said. “TRC offsets that cost.”
—Cheryl Swift



TruMark Financial began the web-based compliance training provided by Harrisburg, Penn.-based TRC Interactive, Inc., for its 220 employees one year ago.

Prior to the web-based courses, there was no formal compliance training at TruMark Financial, said Swift. “Training was done sporadically.”

Perhaps the web-based curriculum is attractive because the courses are self-paced, allowing employees to log in at their convenience, said Swift.

“And it’s great for me because I don’t have to stand up in front of a room full of people day after day repeating myself,” she added.

Perhaps employees have fun with TRC’s “build your member” feature, where they get to pick the facial features and clothing for a character that follows them through the curriculum, said Ashley Doernemann, vice president of online training at TRC.

Additional interactive components include simulations, drag-and-drop exercises and animation. Optional audio will soon be added to all courses.

“E-learning shouldn’t just be a text or graphic on the page,” said Doernemann. “E-learning needs to engage the user so as to make memory retention greater and so that users don’t dread taking the courses.”

But just in case an employee misses something, the solution’s assessment module “ensures that everyone is proficient,” Swift said.

TRC’s Learning Management System, Training Central, delivers easy reports, such as final exam scores, number of times the employee attempted the exam, due dates for course completion and when the course was actually completed, said Swift.

Each TruMark Financial employee is expected to complete about 10, half-hour compliance courses per year, so perhaps the only sensible way for employees to stay up-to-date with regulations was to implement online training, said Swift.

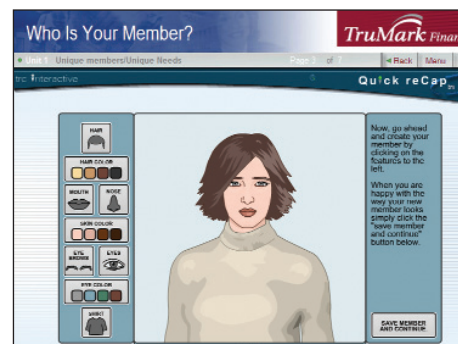
“Getting 220 employees from seven branches, a call center, and the back office into one room at one time every year with me as an instructor would all cost time and money,” she said. “TRC offsets that cost.”

As regulations change, the compliance courses are immediately updated—a benefit you can’t always get with instructor-led or CD-ROM courses, Doernemann said.

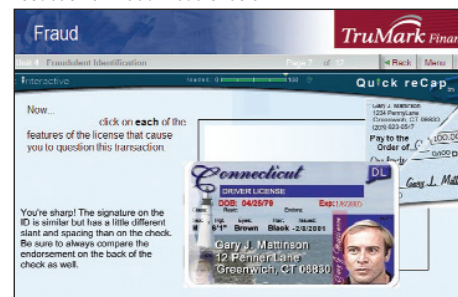
Online training doesn’t outshine every aspect of the live classroom, continued Swift.

“I don’t have the ability to push employees to get through the courses,” she explained. “If I tell them to complete their online courses before Dec. 14, they’ll wait until Dec. 13.”

“But If I were physically in a room with them, I wouldn’t let them leave until they’d tested out,” she said. That problem may be resolved by a forthcoming release of the program, which



TRC ‘build your member’ feature, above and TRC course feedback on fraud module, below.



can automatically remind employees to log in to the courses, Doernemann said. Though TRC Interactive, Inc. specializes in adult learning for bank and credit union employees, the CreditUnionTrainingOnline library of courses is customized for CUs, according to Doernemann.

“For example, knowing that credit unions go that extra mile to be friendly with members, we’ve written the Bank Secrecy Act training module with instructions on how employees can talk personally about member privacy,” she said. TRC solutions also address sales, teller, customer service, lending and management training.

FOR MORE DETAILS

- Credit unions interested in more info:
- * TruMark Financial CU at www.trumark.org
- * TRC Interactive at www.trcinteractive.com/cuto