

trc interactive  
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# Credit Union Training Solutions & Course Catalog

Teller | Fraud | Compliance | Transaction | Custom

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# Training Products

For over fifty years, TRC Interactive has been helping financial institutions, large and small, successfully train their employees by offering a variety of off-the-shelf and customizable online classroom, blended or virtual solutions to meet all their needs, including Teller, Compliance, New Accounts, Lending, Management, and Member Service.



Our core products deliver training courses to you based on your specific needs. If you would like a complimentary demonstration to determine which products will work the best for your specific institution and training program, contact us by email at [eagertohelp@trcinteractive.com](mailto:eagertohelp@trcinteractive.com) or by phone at 717.652.3100.

## CreditUnionTrainingOnline®

CreditUnionTrainingOnline® is TRC Interactive's complete online library of training courses for credit unions that are uniquely customized and loaded with enhanced graphics, animation, and special effects. These courses are NOT ONLY for compliance training, but also teller, lending, sales, management, member service, Board of Directors, etc. They engage and involve your employees to increase retention and performance and are also the least expensive on the market.

CreditUnionTrainingOnline® courses are not just pages of text. There is a great deal of interactivity, including activities. Course content is designed at proper reading/comprehension levels for adult learners and presented in manageable segments with a logical progression. In addition, review text of the verbiage of each course can be printed. This is helpful for you as the administrator to show Examiners what a particular course covers, but it is also a great resource for your employees who learn best by reading.

Some of the many benefits of CreditUnionTrainingOnline® are that it reduces required time for training, provides flexible and consistent training, and promotes a higher retention through the use of proven adult learning principles and interactive learning experiences.

## Board of Directors Courses - PDF/Print Version

You may find your Board of Director members are intimidated or reluctant to take their required courses online. TRC has solved your problem. We have created PDF versions of the Board of Directors courses, including the final exams, which you can print for



distribution. The final exam(s) can be taken online or on paper and the results can be entered into Training Central™ for record keeping and reporting.

A very affordable alternative to meet your compliance needs.

## Custom Advantage™

Engage your staff with interactive, fully customized courses that are designed by you with Custom Advantage™! TRC has developed a technique that allows financial institutions of all sizes to develop courses at a price that rivals “off-the-shelf” products. TRC Interactive collaborates with you to achieve a standard of excellence in training, and consistently high performance across the financial institution – all while potentially lowering the cost!

TRC Interactive's years of training design experience combined with being the leader in working with financial institutions provides you with technology and practical experience to identify opportunities in your financial institution, and initiate major training improvements. We are trusted by financial institutions of every size to produce the high quality yet affordable course content needed to roll out successful training programs quickly and affordably. Our Development Team can conduct a needs analysis, author original training material, produce highly engaging and interactive eLearning content, deploy your training, and provide you with world-class service and support.

## The Member Experience®

The Member Experience® is a complete training program of online modules to instruct your staff in meeting member needs and providing service. The Member Experience® includes audio, videos, graphics, animation, and special effects that will engage and involve your employees so the user experience is the best. As a result, they will have higher retention and improved performance.

Modules include: Right Place, Perfect Position, Your Unique Member, Adjusting Your Style, Being Professional, The First 10 Seconds, Gaining Insight, Focused Listening, Offering Solutions, Overcoming Objections, and Closing and New Beginnings.

The Personal Experience Guide accompanies each module. The Guide will reinforce the module presentations and will include Review Text, a Personal Journal, Interactive Exercises, Professional Tips, and a Social Media component.

## First Line of Defense™

First Line of Defense™ is a web-based learning program designed to increase your staff's awareness of fraudulent activity that leads to loss for your credit union. Annual subscriptions provide four quarterly editions.

Included with each edition is 'Just In', a focus on a current scam and helps your staff become vigilant and on the lookout.

In addition, Branch Activities are provided and designed for the Manager/Trainer to reinforce the First Line of Defense™ challenges by explaining policy, history, or simply adding practice. They are never referred to in the online fraud detection training program, and are yours to alter to suit your own circumstances, use as is, or not use at all! They are a recommended complement to First Line of Defense™ and, when used in the branch, provide even greater retention of key fraud-prevention techniques and opportunities to focus on your own policies.

Since check fraud, counterfeiting, scams, and not placing appropriate holds are among the fastest growing problems affecting our financial system, guard against these losses by properly training your staff!



## First Line of Defense Prevention Series™

In today's retail banking environment, fraud is not only billions of dollars lost, but it also is a pervasive and growing enterprise. It is a daily assault where variations of old fraud themes combine with new technology. Only heightened detection techniques and prevention methods will protect financial institutions from this growing and expensive menace. In less than a year, TRC Interactive's First Line of Defense™ demonstrated a remarkable effect on lowering fraud's rising cost.

TRC Interactive produced a much in-demand Fraud Prevention Series for ongoing training. The Fraud Prevention Series includes modules designed specifically to increase awareness and teach prevention techniques to retail personnel. The interactive training series includes anti-money laundering, identity theft, awareness of ATM devices, elderly abuse fraud, and much more. Integrated into your training plan, the Fraud Prevention Series is ideal for Service Representatives, Tellers, back office, and nearly all retail employees. An effective weapon for fraud prevention and a necessary ingredient for lowering fraud costs, the Fraud Prevention Series effectively trains your staff that truly is your 'first line of defense'!

## TellerSolutionOnline®

TellerSolutionOnline® is TRC Interactive's efficient and cost-effective solution for teller training. TellerSolutionOnline® improves teller performance while significantly reducing training costs, and can be totally customized to the financial institution's needs. It is an engaging and creative program using the most up-to-date and complete training methods in a true multimedia format, including audio and video.

TRC has been developing the teller training program with updates at least annually to keep up with the changes in currency, procedures, and the latest financial industry requirements. TellerSolutionOnline® includes 21 thorough modules, each using advanced training features that are highly interactive and learner-paced with measured progress. TellerSolutionOnline® also uses mentoring, and TRC Interactive's exclusives, including positive feedback, remedial reinforcement, and gateways that permit you to change key material - even by branch! There is a version of TellerSolutionOnline® for EVERY budget and is currently being used by hundreds of financial institutions throughout the country.

## Transaction Training for Small Institutions

Transaction system training is not only about your system... it's about the policies, regulations, and most importantly, your members. And historically, online training that is customized to a specific transaction system, whether it's new or existing, can be very costly.

However... TRC Interactive has developed an affordable alternative to address your transaction training needs online that is engaging, interactive, and fun, as well as easy for you to administer and track!

TRC Interactive does not offer a one-size-fits-all solution. We offer a powerful, yet affordable, online transaction training solution designed to address challenges and empower your staff for success. This method will give your learners:

- More practice than they will get in a traditional classroom setting,
- More individualized help in areas where they need it without holding up the entire class,
- And a higher comfort level and better performance when they get to the branch!



# Training Services

In addition to our training products, we also offer a variety of other training tools and services that make your job as a trainer as easy as possible.



## Switch Assist™

With Switch Assist™, TRC Interactive staff will load all of your employee data, branch information, branch locations, and much more into TRC's Learning Management System. This includes your employee names, user ID's, other administrators, job categories, training schedules and due dates, locations and other pertinent information.

## Training Central™

Training Central™ is our online Learning Management System that comes with any of our training solutions. It provides full management and tracking capabilities and maintains a record of all participant and administrative activity. Customizable, real-time reports can be generated and viewed onscreen, filtered and sorted in a variety of categories. All reports are downloadable to print or save.

In addition, with Training Central™, you have the ability to upload and track your own training, policies, continuing education credits, etc. Training Central™ has all of your administrative functions available to you in one convenient place!



# Custom Development

Whatever your needs, TRC Interactive can create a custom training program uniquely designed for you. We have won numerous awards, not only for our training initiatives, but for our valued clients as well! Video, audio, animation, custom graphics, online, blended...TRC Interactive can do it all for you. From a simulation of your transaction system, to account opening, to call center training, to ethical conduct and compliance, TRC has created one-of-a-kind solutions to meet our client's needs – saving them time and money.



There are several keys to successful customization. First is understanding. Before any time is spent by your financial institution, TRC staff immerses themselves in the uniqueness of the business line and especially, in the point of view of the user. What are their constraints? What is their current online learning experience? What is the environment? Once the uniqueness of the line of business has been synthesized, discussions with your Subject Matter Experts begin at a higher level, are sensitive, and minimize your time commitments.

The second key to success is process. TRC Interactive creates not only a workflow process designed to maximize customization, but also the fundamental structure of its live, blended, or online courses to be customized!

The third key to customization success is sensitivity. TRC has a heightened awareness of terminology, organization, external pressures, differences in the organization, and factors that differentiate TRC from the “cookie cutter approaches” from other developers.

Combined, TRC Interactive's experience and understanding of how to uniquely customize for you is unparalleled in the industry.



## TRC Interactive Facilitated Rapid Growth

A major southeastern bank was replacing the teller, platform (CSR), and loan systems all at the same time, with a phased roll out planned a region at a time. The project presented the challenge of nearly every staff member of the institution with limited training time, not enough training facilities or facilitators, and the need for high proficiency when the systems were changed over. TRC Interactive developed a multi-pronged blended learning approach that included:

- Online learning modules that could be delivered in the branches to minimize the time away from the branch, be delivered in short modules to be able to complete during slow times during the day, and allowed for ongoing practice and refreshers just prior to going live.
- Classroom training (Train the Trainer) to learn additional transactions and how to use the resources available in the branch.
- Champions that were trained as Subject Matter Experts who were in the branches to deliver additional training, answer questions, and who were available to ensure a smooth transition when the system was launched.
- Job aids that became the back bone of the additional resources for quick reference of step-by-step instructions on processing transactions.

## TRC Interactive Created Rapidly Deployed Learning Solution for a Substantial 400+ Branch Bank Acquisition

A top five bank headquartered on the east coast was acquiring a substantial bank that was located on the west coast. Due to an intensely compressed timeline for the acquisition, the availability of rental space, and the significant costs associated with temporary training facilities, TRC Interactive was presented with the challenge of preparing tellers to use entirely new operating systems – notably the transaction system that was native to the acquiring institution. Using simulation based training, the tellers that had previously worked for the acquired bank were able to take training in their own branches prior to the acquisition taking place. Simulations were available for tellers to take at their own pace, provided tremendous practice opportunities and included assessments to provide the confidence that they were appropriately trained. On “opening day”, our client reported tellers were confident, provided a great customer experience, had low error rates, and considered the transaction training to be a complete success.

## TRC Interactive and Client Bank Earn Brandon Hall Award for Best Results of a Learning Program

A bank that spans from the east to west coast wanted to eliminate the in-class new hire teller program and have only a boot camp for 1-2 days at the end of training to reinforce the customer service skills through role plays in the classroom. The online learning solution consisted of 30 modules of policy, procedure, and system components that were completed in levels, with access to the next level only upon successful completion of the previous level.

Policies and procedures were reinforced in the transaction modules to help the learner understand how acceptable identification and proper endorsements were important to cashing checks, etc. The online learning provided more practice than was previously provided in the classroom training environment and the learning was more targeted to the learner. The result was tellers who were much more prepared for success than with the traditional learning. This learning solution earned the Bank and TRC Interactive a Brandon Hall Gold Award for Best Results of a Learning Program.



## TRC Interactive Developed Training Foundation for Global Lender

A global lender became a Bank Holding Company and needed to establish not only a compliance training plan, but a compliance culture, tailored regulatory training, and a strategy for delivering compliance training consistently and globally. TRC developed an approach to immediately act on the risks identified by Federal Examiners and build a training foundation the client could take ownership of when complete. We then developed regulatory training targeted to the various Business Segments and created customized reports in their Learning Management System to track progress and delinquency to have a clear picture of training completed with the touch of a button. We implemented a series of video executive interviews and other communications to help staff understand and build a compliance culture, and addressed the global training needs with translations and various tailored versions of training to meet the regulatory training needs targeted not only by Business Segment, but to geographical locations as well.

## TRC Interactive Developed Training Incorporating Major Bank Systems

A major financial institution with retail locations throughout the U.S. implemented a new system that incorporated all legacy systems into a single 360 degree view of their clients' relationships to be used by all retail and call center staff. Due to the magnitude of the project, the various systems components were rolled out over a period of four years. TRC Interactive developed a unique learning solution that taught learners to use the new systems, but also reinforced the referral and sales aspects that were the driver for the bank making such a change and investment. Learners were introduced to clients in the online module and then over the course of the four year project were given opportunities to learn more about the clients and their banking needs and watch as the relationships deepened with the clients presented in the modules. The practice opportunities with the simulated training system allowed learners to practice as much as they needed to meet the required level of success, while also integrating the sales and service aspects. The overall learning solution ended with an interactive Action Maze that measured the long term retention of both the system aspects as well as the ability to recognize opportunities and make the appropriate recommendations to clients. Learners were motivated not only by the score and feedback, but also by the measurement of the "commission" earned in the simulated Action Maze.

## TRC Interactive Helps West Coast Bank Track Referrals

A west coast bank shifted to a sales culture that included a requirement for tellers to produce a certain number of qualified referrals per month. They needed a way to train all of their existing tellers to recognize the various clues that help identify qualified leads. So TRC Interactive created a series of non-audio based modules that would allow tellers to take the comprehensive training program between waiting on customers. The learning solution began with a game-based approach teaching tellers to understand the features and benefits of the products and services offered by the bank. They moved next into recognizing clues of the account, transaction items, customer, and life status. Then they were presented with a series of customers to identify clues, match it with a product, articulate the benefit, overcome objections, and ask for commitment to make a referral. Because of the highly-interactive nature of the course, tellers enjoyed the learning process and became proficient and comfortable with the referral process.



credituniontrainingonline<sup>®</sup>

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

**MGMT**

### Included in Course

This course 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

- 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

### Audience

- Management

### Length of Course

Takes about 30 minutes for this course to be completed.

## COURSE CATEGORY KEY

<b>BOD</b>	= Board of Directors
<b>CMPL</b>	= Compliance
<b>LEND</b>	= Lending
<b>MGMT</b>	= Management
<b>NA/S</b>	= New Account/Sales
<b>P/SRV</b>	= Products & Services
<b>TELR</b>	= Teller
<b>RISK</b>	= Risk Management
<b>CYBR</b>	= Cybersecurity
<b>BSA</b>	= BSA
<b>FRAUD</b>	= Fraud
<b>GEN</b>	= General
<b>HR</b>	= HR

## ACH Overview

CMPL

### Included in Course

This course is designed to provide financial institution employees with general knowledge related to automated clearing house transactions.

### Objectives

- Define an ACH transaction
- Explain how an ACH transaction works
- Understand some of the newer ACH capabilities
- Identify the associated risks involved with ACH transactions

### Audience

- Management
- Member Service Representatives
- Operations Staff

### Length of Course

Takes 15 to 20 minutes for this course to be completed.

## All About Checks

TELR

### Included in Course

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

- 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

- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## All About Deposits

TELR

### Included in Course

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

### Objectives

- 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 "Cash Back" deposits

### Audience

Management and Supervision, Teller and other personnel

### Length of Course

Takes about 45 minutes - 1 hour for this course to be completed.

## Americans with Disabilities for Management

MGMT CMPL

### Included in Course

Topics include background information on ADA, employment practices, exceptions to confidentiality, ADA requirements, and accessibility standards.

### Objectives

- Explain the purpose of the ADA
- List who is protected under the ADA
- Recognize your role and responsibility as a credit union employee in overseeing staff with disabilities
- Determine the most effective way to communicate with and accommodate members and staff with disabilities
- Comply with the ADA when supervising and interviewing employees

### Audience

- Management

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Americans with Disabilities for Staff

CMPL

### Included in Course

Topics include background information on ADA, employment practices, exceptions to confidentiality, ADA requirements, and accessibility standards.

### Objectives

- Explain the purpose of the ADA
- List who is protected under the ADA
- Recognize your role and responsibility as an employee in overseeing staff with disabilities
- Determine the most effective way to communicate with and accommodate members and staff with disabilities

### Audience

- All Non-Management Staff

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Anti-Money Laundering

BSA CMPL

### Included in Course

This course provides an introduction and overview of anti-money laundering responsibilities placed on financial institutions and their employees by the U.S. government as defined under the Bank Secrecy Act, the USA PATRIOT Act, and the Office of Foreign Assets Control. It is recommended the course be taken first in conjunction with the individual courses related to these topics for personnel in roles requiring specific adherence to this legislation.

### Objectives

- 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
- Recognize and report suspicious financial activities and transactions while maintaining confidentiality

### Audience

- All Affected Staff

### Length of Course

Takes about 50 minutes for this course to be completed.

## Appraisal Laws and Guidance

LEND CMPL

### Included in Course

This course is designed to introduce the appraisal laws and guidance that affect financial institutions.

### Objectives

- Be able to define the scope of laws and guidance affecting the appraisal process
- Understand the many factors affecting appraisers and appraisals
- Be familiar with the rules regarding appraisals and appraisers
- Be able to explain the appraisal independence requirements

### Audience

- Lending Officer/Lending Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Appreciating Diversity for Managers

HR MGMT

### Included in Course

This course is designed for anyone who would like to learn more about diversity in the workplace.

### Objectives

- 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

### Audience

- Management

### Length of Course

Takes about 30 minutes for this course to be completed.

## Appreciating Diversity for Staff

HR

### Included in Course

This course is designed for anyone who would like to learn more about diversity in the workplace.

**Objectives**

- Identify and understand the benefits of diversity
- Evaluate your own beliefs, attitudes, and values towards diversity
- Identify “diverse voices” in the workplace

**Audience**

- All (non-management) Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Balancing**

**TELR**

**Included in Course**

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**

- 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**

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Bank Bribery Act**

**MGMT** **CMPL**

**Included in Course**

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**

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

**Audience**

- Lending Officer/Lending Staff
- Management

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Bank Protection Act**

**CMPL**

**Included in Course**

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

**Objectives**

- 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**

- All Branch Staff

**Length of Course**

Takes about 45 minutes for this course to be completed.

**Bank Secrecy Act for Lenders**

**BSA** **CMPL** **LEND**

**Included in Course**

Topics include background of BSA and money laundering, roles of government agencies, BSA reporting, CTR exemptions, and monetary instruments.

**Objectives**

- 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**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 – 45 minutes for this course to be completed.

## Bank Secrecy Act for Member Service Representatives

BSA CMPL

### Included in Course

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

### Objectives

- 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

### Audience

- Member Service Representatives

### Length of Course

Takes about one hour for this course to be completed.

## Bank Secrecy Act for Tellers

BSA CMPL TELR

### Included in Course

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

- 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

- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## Bank Secrecy Act for Trust Accounts

BSA CMPL

### Included in Course

This course introduces financial institution employees involved with trust accounts to their responsibilities relating to the Bank Secrecy Act.

### Objectives

- BSA compliance requirements relating to referring, opening and maintaining trust accounts
- Regulatory responsibilities related to trust accounts and asset management accounts
- Risk and risk mitigation

### Audience

- All Affected Staff

### Length of Course

Takes about 15-20 minutes for this course to be completed.

## Bank Secrecy Act Overview

BSA CMPL

### Included in Course

This course is designed for anyone who needs an overview of the provisions of the Bank Secrecy Act and the responsibilities of banks.

### Objectives

- 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

- All Branch Staff
- Board of Directors

### Length of Course

Takes about 30 minutes for this course to be completed.

## Barriers to Effective Communication

MGMT

### Included in Course

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

**Objectives**

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

**Audience**

- Management

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Board of Directors Overview**

**BOD**

**Included in Course**

Topics include challenges of the board member, overseeing compliance and conditions, goals and risks of the Board of Directors, training requirements, and ethics.

**Objectives**

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

**Audience**

- Board of Directors

**Length of Course**

Takes about 30-45 minutes for this course to be completed.

**Branch Security**

**CMPL**

**Included in Course**

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**

- 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**

- All Branch Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Business Continuity Planning Overview**

**CMPL** **RISK**

**Included in Course**

This course is intended to help financial institution employees understand the process of designing and implementing a Business Continuity Plan.

**Objectives**

- Learn about the importance of business continuity planning
- Learn about aspects of designing a business continuity plan
- Learn about implementing a business continuity plan
- Learn about Business Continuity Planning as a part of Business Continuity Management

**Audience**

- All Affected Staff
- Management

**Length of Course**

Takes 20-25 minutes for this course to be completed.

**Business Products and Services**

**P/SRV**

**Included in Course**

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

**Objectives**

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

**Audience**

- Management
- Member Service Representatives
- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Check Cashing Process**

TELR

**Included in Course**

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
- Identify an "On-Us" check for a member and non-member
- Identify a "Not On-Us" check for a member or a non-member
- Identify 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**

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Check Clearing for the 21st Century Act**

CMPL

**Included in Course**

This course is designed for anyone interested in learning about The Check Clearing for the 21st Century Act.

**Objectives**

- Recognize and explain the use of substitute checks
- Explain consumer rights and responsibilities
- Understand amendments that create a framework for electronic check collection

**Audience**

Management and Supervision, Tellers and other personnel

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Closing and Wrap-Up**

NA/S

**Included in Course**

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

**Objectives**

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

**Audience**

- Sales

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Code of Conduct for Financial Institution Employees**

HR

**Included in Course**

This course is designed for anyone interested in learning about the purpose of a Code of Conduct or Ethics Policy, how it pertains to your job, and the regulations surrounding its creation and enforcement.

**Objectives**

- Explain why there is a Code of Conduct
- Describe what ethical behavior means
- List the components of an effective Code of Conduct policy
- Identify behavior or actions which may violate the Code

**Audience**

- All Employees

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Common Fraud Schemes

### FRAUD

#### Included in Course

This course is designed to provide all financial institution employees with the basic information related to common fraud schemes.

#### Objectives

- Understand basic fraud schemes
- Gain knowledge of criminal behavior
- Increase your awareness of prevalent scams
- Learn fraud prevention techniques

#### Audience

- Branch Managers
- Member Service Representatives
- Operations Staff
- Tellers

#### Length of Course

Takes about 30 minutes for this course to be completed.

## Community Reinvestment Act

### CMPL MGMT LEND

#### Included in Course

This course is designed for anyone interested in learning about the Community Reinvestment Act.

#### Objectives

- 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

- Lending Officer/Lending Staff
- Management

#### Length of Course

Takes about 30 minutes for this course to be completed.

## Compliance for New Savings and Time Accounts

### CMPL

#### Included in Course

This course is designed as a companion course to Compliance for New Transaction Accounts. This course reviews regulations previously covered in Compliance for New Accounts and introduces the Truth in Savings Act, Regulation DD.

#### Objectives

- Gain understanding of the laws and regulations that affect the opening of new savings and time deposit accounts
- 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

#### Audience

- Management
- Member Service Representatives
- Tellers

#### Length of Course

Takes about 20-30 minutes for this course to be completed.

## Compliance for New Transaction Accounts

### CMPL

#### Included in Course

This course 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

- 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

**Audience**

- Management
- Member Service Representatives
- Tellers

**Length of Course**

Takes about 45 minutes for this course to be completed.

**Consumer Leasing Act (Reg M)**

**CMPL** **LEND**

**Included in Course**

This course is designed to introduce financial institution employees to the Consumer Leasing Act.

**Objectives**

- Define the purpose and function of the Consumer Leasing Act (Regulation M)
- Explain the difference between Open-ended and Closed-end leases
- Understand the important features of the leasing disclosures
- Identify the general advertising requirements

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 20-25 minutes for this course to be completed.

**Consumer Products and Services**

**P/SRV**

**Included in Course**

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

**Objectives**

- 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
- Member Service Representatives
- Tellers

**Length of Course**

Takes about 45 minutes - 1 hour for this course to be completed.

**Consumer Protection for Depository Institution Sales of Insurance**

**CMPL**

**Included in Course**

This course 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**

- 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**

- Affected Management
- Member Service Representatives

**Length of Course**

Takes about 45 minutes – 1 hour for this course to be completed.

**Counting Money**

**TELR**

**Included in Course**

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

**Objectives**

- Describe how to strap currency and roll coins in the proper amounts
- Demonstrate how to set up cash drawers

**Audience**

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Credit Report Regulations for Lending**

**CMPL** **LEND** **MGMT**

**Included in Course**

This course introduces financial institution employees to consumer credit reports and the regulations that control the collection, dissemination, and use of consumer credit information.

**Objectives**

- Understand financial institutions' responsibilities to members
- Identify and explain information contained in consumer credit reports
- Disclose applicable information to members using proper notices, as required

**Audience**

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

**Length of Course**

Takes about 10 – 15 minutes for this course to be completed.

**Credit Union Robbery**

**CMPL**

**Included in Course**

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**

- 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**

- All Branch Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Customer Due Diligence and Beneficial Ownership**

**BSA**

**Included in Course**

This course is designed for financial institution employees with Bank Secrecy Act and Anti-Money Laundering compliance responsibilities.

**Objectives**

- Understand the Customer Due Diligence Requirements
- Understand the Beneficial Ownership Requirements
- Understand the Amended AML Program Minimum Requirements
- Understand the Beneficial Ownership Certification Form

**Audience**

- Management
- Operations Staff
- Sales
- Teller

**Length of Course**

Takes about 15 - 20 minutes for this course to be completed.

**Customer Identification Program (CIP)**

**BSA**

**Included in Course**

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

**Objectives**

- 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
- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Delegation

**MGMT**

### Included in Course

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

### Objectives

- 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

### Audience

- Management

### Length of Course

Takes about 30 minutes for this course to be completed.

## Denials, Withdrawals, and Incomplete Applications

**CMPL** **LEND**

### Included in Course

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

### Objectives

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

### Audience

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Elder Abuse for Managers

**HR** **MGMT**

### Included in Course

This course 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

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

### Audience

- Management

### Length of Course

Takes about 30 minutes for this course to be completed.

## Elder Abuse for Member Service Representatives

**HR**

### Included in Course

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

### Objectives

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

### Audience

- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Elder Abuse for Tellers

**HR** **TELR**

### Included in Course

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

### Objectives

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

### Audience

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Electronic Fund Transfer Act (Reg E)**

**CMPL**

**Included in Course**

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**

- 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**

- All Employees

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Electronic Signatures in Global and National Commerce Act (E-Sign Act)**

**CMPL** **LEND** **MGMT**

**Included in Course**

This course is intended to inform financial institution employees of the requirements of the E-sign Act.

**Objectives**

- Understand the purpose of the E-Sign Act
- List the requirements of the E-Sign Act
- Follow procedures necessary for compliance
- Understand exceptions to the requirements

**Audience**

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Email Etiquette**

**GEN**

**Included in Course**

This course introduces financial institution employees to email etiquette, professionalism, closings and signature, confidentiality, and how to avoid common mistakes.

**Objectives**

- Learn how to write professional emails that meet our policies and standards
- Learn how to use an appropriate Subject line
- Learn how to review an email before sending it

**Audience**

- As needed

**Length of Course**

Takes about 10-15 minutes for this course to be completed.

**Endorsements**

**TELR**

**Included in Course**

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**

- 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**

- Tellers

**Length of Course**

Takes about 45 minutes - 1 hour for this course to be completed.

## Equal Credit Opportunity Act (Reg B)

**CMPL** **LEND** **MGMT**

### Included in Course

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

### Objectives

- 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

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Expedited Funds Availability Act (Reg CC)

**CMPL**

### Included in Course

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

- 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

- All Affected Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Fair and Accurate Credit Transactions Act (FACTA)

**CMPL** **LEND** **MGMT**

### Included in Course

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

### Objectives

- 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

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Fair Credit Reporting Act (FCRA)

**CMPL**

### Included in Course

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

### Objectives

- 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

- All Appropriate Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Fair Debt Collection Practices Act (FDCPA)

**CMPL** **LEND**

### Included in Course

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

### Objectives

- 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

- All Appropriate Staff
- Lending Officer/Lending Staff

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Fair Housing Act

**CMPL** **LEND** **MGMT**

### Included in Course

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

### Objectives

- 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

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Fair Lending

**CMPL**

### Included in Course

This course is designed for anyone interested in Fair Lending. It

is especially helpful to management and supervision, and lending personnel.

### Objectives

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

### Audience

- All Affected Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Federal Deposit Insurance Corporation (FDIC)

**CMPL**

### Included in Course

This course 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

- How to explain FDIC Deposit Insurance clearly and accurately
- Types of accounts covered by FDIC Insurance
- Rules governing insurance coverage

### Audience

- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Fraud

**FRAUD**

### Included in Course

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

- 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
- Member Service Representatives
- Tellers

**Length of Course**

Takes about 45 minutes – 1 hour for this course to be completed.

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

**MGMT**

**Included in Course**

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

**Objectives**

- 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 Hawthorne 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:
  - Keep your people informed
  - Listen carefully
  - Recognize accomplishments
  - Encourage initiative
  - Set a good example
  - Show confidence in your people
- Identify ways that encouraging a motivational climate creates internal rewards for the manager

**Audience**

- Management

**Length of Course**

Takes about 45 minutes – 1 hour for this course to be completed.

## Gramm-Leach-Bliley Act

**CMPL**

**Included in Course**

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

**Objectives**

- 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**

- All Staff

**Length of Course**

Takes about 45 minutes for this course to be completed.

## Health Insurance Portability and Accountability Act (HIPAA)

**CMPL**

**Included in Course**

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

**Objectives**

- 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**

- Lending Officer/Lending Staff
- Branch Staff
- Operations

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Health Savings Accounts (HSAs)

**P/SRV**

**Included in Course**

This course is designed for anyone interested in learning about Health

Savings Accounts, their benefits, the criteria that must be met to establish one, and rules regarding contributions and distributions.

**Objectives**

- Explain the purpose of a health savings account
- Identify whether an individual qualifies to open an HSA
- List the benefits of a health savings account
- Describe how an HSA works including contributions, distributions, rollovers, and direct transfers

**Audience**

- All Affected Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Home Equity Closing**

**LEND**

**Included in Course**

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

**Objectives**

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

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Home Equity Line of Credit (HELOC)**

**LEND**

**Included in Course**

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

**Objectives**

- Define equity
- Explain the difference between home equity line of credit products

- Calculate equity in the member's home
- Complete an application

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Home Mortgage Disclosure Act (HMDA)**

**CMPL** **LEND** **MGMT**

**Included in Course**

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

**Objectives**

- 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**

- All Affected Staff
- Lending Officer/Lending Staff
- Management

**Length of Course**

Takes about 30 minutes for this course to be completed.

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

**CMPL** **LEND**

**Included in Course**

This course 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**

- 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**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

## How Your Leadership Style Affects Performance

**MGMT**

**Included in Course**

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

**Objectives**

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

**Audience**

- Management

**Length of Course**

Takes about 45 minutes – 1 hour for this course to be completed.

## Identity Theft, Red Flags and Address Discrepancies

**CMPL**

**Included in Course**

This course 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**

- 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 members from identity theft

**Audience**

- All Affected Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Importance of Identification

**TELR**

**Included in Course**

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**

- Identify how identification protects you and the credit union
- Identify acceptable forms of identification for check-cashing purposes
- Identify unacceptable forms of identification
- Identify situations in which two forms of identification are required

**Audience**

- Tellers

**Length of Course**

Takes about 45 minutes - 1 hour for this course to be completed.

## Income Statement Analysis

**LEND**

**Included in Course**

This course is designed for anyone interested in learning to effectively analyze income statements.

**Objectives**

- 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

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Information Security

CMPL CYBR

### Included in Course

This course is designed to provide general information on the responsibilities of financial institutions and financial institution employees regarding protecting confidential (member) information.

### Objectives

- Define the scope of information security
- Explain the importance of protecting confidential (member) information
- Understand the role of financial institutions and financial institution employees in protecting sensitive (member) information
- Acknowledge the relevance of a comprehensive information security policy

### Audience

- All Appropriate Staff

### Length of Course

Takes about 35 minutes for this course to be completed.

## Introduction to Home Equity

LEND

### Included in Course

Topics include types and differences of home equity products.

### Objectives

- 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 his/her home

### Audience

- Lending Officer/Lending Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## IRA Fundamentals

P/SRV

### Included in Course

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

### Objectives

- 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

- All Appropriate Staff

### Length of Course

Takes about 45 minutes - 1 hour for this course to be completed.

## Laws Against Discrimination for Mortgage Lending

CMPL LEND MGMT

### Included in Course

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

### Objectives

- 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

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Lending Application Process

**LEND**

### Included in Course

Topics include learning how a member files a loan application.

### Objectives

- 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

### Audience

- All Affected Staff

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Listening - Not Just Hearing

**NA/S**

### Included in Course

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

### Objectives

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

### Audience

- Management
- Member Service Representatives
- Sales
- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## Loan Documentation and Closing

**LEND**

### Included in Course

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

### Objectives

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

### Audience

- All Affected Staff

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Loans to Insiders (Reg O)

**CMPL**

### Included in Course

This course 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

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

### Audience

- All Affected Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Matching Your Member's Style

**NA/S**

### Included in Course

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

### Objectives

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

**Audience**

- Sales

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Military Lending Act

**CMPL** **LEND** **MGMT**

**Included in Course**

This course is designed to introduce financial institution employees to the Military Lending Act and its requirements.

**Objectives**

- Understand the intent of the MLA
- Become familiar with the requirements of the MLA
- Know which loans are “covered loans”
- Define a “covered borrower”

**Audience**

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

**Length of Course**

Takes 15-20 minutes for this course to be completed.

## Mortgage – Inquiry or Application

**LEND**

**Included in Course**

This course is designed to assist mortgage personnel in determining the difference between an inquiry and an application, and how laws apply to each situation.

**Objectives**

- Clarify the difference between an inquiry and an application
- Ensure compliance with applicable regulations
- Determine when to send an Adverse Action Notice

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 45 minutes – 1 hour for this course to be completed.

## National Credit Union Administration (NCUA)

**CMPL**

**Included in Course**

This course is designed for anyone interested in learning about how credit union accounts are insured.

**Objectives**

- 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
- Member Service Representatives

**Length of Course**

Takes about 45 minutes for this course to be completed.

## National Flood Insurance Program

**LEND**

**Included in Course**

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

**Objectives**

- Explain the basic purpose and objective of the Flood Disaster Protection Act
- Identify the organization and operation of the National Flood Insurance Program (NFIP)
- Define financial institutions’ responsibilities for implementation of the Flood Disaster Protection Act and the National Flood Insurance Program

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

## New Employee Orientation

HR MGMT

### Included in Course

This course 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

- 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

### Audience

- Management

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Office of Foreign Assets Control (OFAC)

BSA

### Included in Course

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

### Objectives

- 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

- Call Center Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## OSH: Workplace Safety & Health

CMPL

### Included in Course

This course is designed for anyone who works in the branch or back office.

### Objectives

- Learn about the Occupational Safety & Health Act and how it protects workers
- Learn about common workplace injuries and how to prevent them
- Understand how ergonomics prevents health and safety issues
- Know what kinds of emergency action plans should be in place
- Understand the rights and responsibilities employees have for workplace safety

### Audience

- All Appropriate Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Overcoming Objections

NA/S

### Included in Course

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

### Objectives

- 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

- Management
- Member Service Representatives
- Sales

### Length of Course

Takes about 30 minutes for this course to be completed.

## Overview of Commercial Lending

**LEND**

### Included in Course

This course is designed for individuals interested in an overview of commercial lending.

### Objectives

- 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

### Audience

- Lending Officer/Lending Staff

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Payment Processing

**TELR**

### Included in Course

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

### Objectives

- 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

- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## Power of Attorney

**CMPL**

### Included in Course

This course is designed to provide financial institution employees with general knowledge regarding the rights and limitations of the use of Power of Attorney authorizations.

### Objectives

- List the various types of power of attorney documents you may see
- Identify how to determine the authority granted to the agent
- Identify what circumstances are required for the POA to be effective
- Describe the challenges and risks financial institutions face with a POA

### Audience

- All Affected Staff

### Length of Course

Takes about 15 - 20 minutes for this course to be completed.

## Preventing the Spread of COVID-19

**GEN**

### Included in Course

This course is designed to help employees understand the symptoms of the Coronavirus as well as identify techniques to prevent getting the virus.

### Objectives

- Describe the COVID-19 virus
- List COVID-19 symptoms
- Describe COVID-19 prevention techniques for the workplace

### Audience

- All Appropriate Staff

### Length of Course

Takes 15 – 20 minutes for this course to be completed.

## Privacy of Consumer Financial Information (Reg P)

CMPL

### Included in Course

This course 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

- 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

- All Appropriate Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Professionalism

GEN HR

### Included in Course

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

### Objectives

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

### Audience

- All Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Prohibition on Funding of Unlawful Internet Gambling (Regulation GG)

CMPL LEND MGMT

### Included in Course

Topics include an introduction to the regulation, exemptions and exceptions, policies and procedures, due diligence, non-exclusive examples, and regulatory enforcement model notice.

### Objectives

- Understand the objectives of the regulation
- Learn what systems are affected by the regulation
- Gain knowledge regarding blocking transactions and proper due diligence with respect to Regulation GG

### Audience

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Questioning Techniques

NA/S

### Included in Course

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

### Objectives

- 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

- Management
- Member Service Representatives
- Sales

### Length of Course

Takes about 30 minutes for this course to be completed.

## Real Estate Settlement Procedures Act (Reg X)

**CMPL** **LEND** **MGMT**

### Included in Course

This course is designed to introduce financial institution employees to the comprehensive requirements of the Real Estate Settlement Procedures Act (RESPA).

### Objectives

- Understand the principles of the Real Estate Settlement Procedures Act
- Be able to determine accurate timing for the required disclosures
- Acknowledge the provisions for escrow accounts
- Be aware of the prohibitions against kickbacks and unearned fees
- Understand the more detailed mortgage servicing requirements

### Audience

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 90 minutes for this course to be completed.

## Recognizing Sexual Harassment for Management

**HR** **MGMT**

### Included in Course

Topics include recognizing sexual harassment, interpreting behavior, the legal view of sexual harassment, and hostile work environments.

### Objectives

- 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

- Management

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Recognizing Sexual Harassment for Staff

**HR**

### Included in Course

Topics include recognizing sexual harassment, interpreting behavior, the legal view of sexual harassment, and hostile work environments.

### Objectives

- 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 Non-Management Staff

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Recommending Solutions

**NA/S**

### Included in Course

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

### Objectives

- 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

### Audience

- Management
- Member Service Representatives
- Sales

### Length of Course

Takes about 45 minutes – 1 hour for this course to be completed.

## Regulations for Consumer Lending

CMPL LEND

### Included in Course

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

### Objectives

- 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

### Audience

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 minutes for this course to be completed.

## Regulations for Tellers

CMPL TELR

### Included in Course

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

- 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

- All Affected Management
- All Affected Staff

### Length of Course

Takes about 45 minutes - 1 hour for this course to be completed.

## Regulation W

CMPL LEND MGMT

### Included in Course

This course is designed for anyone interested in learning the basic restrictions on and requirements for transactions between a member credit union and its affiliates.

### Objectives

- State the intent of the regulation
- Recognize the definition of affiliate
- Identify a covered transaction
- Gain an understanding of the basic requirements of the regulation

### Audience

- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Remote Deposit Capture

CMPL

### Included in Course

This course is designed to provide general information and guidance related to remote deposit capture.

### Objectives

- Understand the concept of remote deposit capture
- Learn the advantages of remote deposit capture
- Acknowledge the associated risks
- Gain knowledge on mitigating the risks associated with offering this service

### Audience

- All Affected Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 15 - 20 minutes for this course to be completed.

## Responsibilities: Laws and Regulations

**CMPL**

### Included in Course

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

### Objectives

- 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

### Audience

- All Affected Staff
- Lending Officer/Lending Staff
- Management
- Member Service Representatives

### Length of Course

Takes about 45 minutes for this course to be completed.

## Returning to Work During COVID-19

**GEN**

### Included in Course

This course is designed to provide information on how to reduce stress and protect yourself and others when returning to the office during the COVID-19 pandemic.

### Objectives

- List ways to prevent the spread of COVID-19 while returning to work
- Describe ways to cope with COVID-related stress while returning to work

### Audience

- All Appropriate Staff

### Length of Course

Takes about 10 - 15 minutes for this course to be completed.

## Right to Financial Privacy Act (RFPA)

**CMPL**

### Included in Course

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

- 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

- All Affected Staff

### Length of Course

Takes about 30 minutes for this course to be completed.

## Role and Responsibilities of the Board of Directors

**BOD**

### Included in Course

This course is designed to discuss the significance of the Board of Directors, management strategic plan, reports, and committees.

### Objectives

- 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

- Board of Directors

### Length of Course

Takes about 30 - 45 minutes for this course to be completed.

## Safe Deposit Box

**CMPL**

### Included in Course

This course is designed for anyone who opens or provides access to safe deposit boxes.

**Objectives**

- Define common uses of safe deposit boxes
- Identify what should not be stored in a safe deposit box
- Identify who can access a safe deposit box

**Audience**

- All Affected Staff
- Management
- Member Service Representatives

**Length of Course**

Takes about 20 minutes for this course to be completed.

**Savings Withdrawals**

**TELR**

**Included in Course**

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

**Objectives**

- Identify requirements for properly completing a savings withdrawal
- Identify precautions to be taken when processing a savings withdrawal

**Audience**

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

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

**CMPL | LEND | MGMT**

**Included in Course**

This course is designed for anyone who wants to learn more about the SAFE Act. Topics include: background and definitions, state of the federal registration, origination, timeline information, requirements for institutions, and public access.

**Objectives**

- Define the requirements of the SAFE 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**

- Lending Officer/Lending Staff
- Management
- Mortgage Originators

**Length of Course**

Takes about 30 - 45 minutes for this course to be completed.

**Servicemembers Civil Relief Act (SCRA)**

**CMPL | LEND | MGMT**

**Included in Course**

This course is designed for financial institution employees who need to be familiar with the protections offered to servicemembers through the SCRA.

**Objectives**

- Understand the intent of the SCRA
- Acknowledge the protections offered by the SCRA
- Identify how the SCRA protections affect our institution

**Audience**

- Lending Officer/Lending Staff
- Management
- Member Service Representatives
- Operations Staff

**Length of Course**

Takes about 15 - 20 minutes for this course to be completed.

**Simplified Employee Pension Plan (SEP)**

**P/SRV**

**Included in Course**

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

**Objectives**

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

**Audience**

- All Appropriate Staff

**Length of Course**

Takes about 45 minutes - 1 hour for this course to be completed.

## Social Media Guidance for Financial Institutions

HR

**Included in Course**

This course is designed for anyone interested in learning about the requirements placed on financial institutions relative to social media and the risks and regulations surrounding its use. It is most effective when used as a prerequisite to an institution's own social media training.

**Objectives**

- Define social media as characterized by the Federal Financial Institutions Examination Council (FFIEC)
- Describe why social media creates risk for financial institutions
- Identify the primary risks financial institutions face when engaging in social media
- List the seven components a social media risk management program should include

**Audience**

- All Staff

**Length of Course**

Takes about 40 minutes for this course to be completed.

## Suspicious Activity Reporting (SAR)

BSA

**Included in Course**

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

**Objectives**

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

**Audience**

- Call Center Staff
- Lending Officer/Lending Staff
- Management
- Member Service Representatives
- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

## Techniques of Planning

MGMT

**Included in Course**

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

**Objectives**

- 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

**Audience**

- Management

**Length of Course**

Takes about 45 minutes - 1 hour for this course to be completed.

## Teller - Sales Referrals

TELR

**Included in Course**

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

**Objectives**

- 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**

- Tellers

**Length of Course**

Takes about 30 minutes for this course to be completed.

## The First 10 Seconds

NA/S

**Included in Course**

This course 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**

- 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
- Member Service Representatives
- Sales

**Length of Course**

Takes about 45 minutes for this course to be completed.

## The History of Banking

GEN

**Included in Course**

This course is designed to provide financial institution employees with general knowledge related to how banking came into existence and how the financial world has evolved.

**Objectives**

- Understand why banking came into existence
- Identify why tellers are important
- Explain why coins and banknotes were created
- Understand how the financial world has evolved

**Audience**

- All Staff

**Length of Course**

Takes about 10-15 minutes for this course to be completed.

## The New Board Member

BOD

**Included in Course**

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**

- 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**

- Board of Directors

**Length of Course**

Takes about 30-45 minutes for this course to be completed.

## Third-Party Risk Management

BOD RISK CMPL

**Included in Course**

This course focuses on building your awareness of identifying risks associated with outsourcing. It provides information on the Interagency Guidance (Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency) on vendor risk management, and gives you practical approaches to assess risk, select vendors, and monitor ongoing activities.

**Objectives**

- Evaluate risk associated with outsourcing based on the product or service
- Understand the various risk types – Operational, Transaction, Compliance, Data and Reputational
- Identify steps to due diligence, selection, contract negotiation, and ongoing monitoring
- Understand the degree of ongoing monitoring required for each third-party relationship

**Audience**

- Any staff who select, manage, and monitor vendors

**Length of Course**

Takes about 90 minutes for this course to be completed.

**Trust Accounts**

**CMPL**

**Included in Course**

This course is designed for anyone who would like to learn about trust accounts.

**Objectives**

- Learn the parties involved in a trust agreement
- Know the difference between formal and informal trusts
- Learn common uses for trust accounts
- Calculate insurance coverage for a trust account

**Audience**

- All Affected Staff

**Length of Course**

Takes about 30-40 minutes for this course to be completed.

**Truth in Lending – Closing Disclosure**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover the specifics of the closing disclosure under the Truth in Lending Act.

**Objectives**

- Identify the general requirements for the Closing Disclosure

**Audience**

- All Affected Staff

**Length of Course**

Takes about 90 minutes for this course to be completed.

**Truth in Lending – Loan Estimate**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover the loan estimate under the Truth in Lending Act.

**Objectives**

- Identify the general requirements for the Loan Estimate

**Audience**

- All Affected Staff
- Lending Officer/Lending Staff

**Length of Course**

Takes about 60 minutes for this course to be completed.

**Truth in Lending Act – Certain Home Mortgage Transactions**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover the Special Rules for Certain Home Mortgage Transactions, Subpart E of the Truth in Lending Act.

**Objectives**

- Learn about the requirements for certain home mortgage transactions
- Gain knowledge of the rules related to high-cost mortgages, higher-priced mortgage loans, reverse mortgages, and qualified mortgages
- Become familiar with the Reg Z provisions related to mortgage transfer disclosures, home equity plans, periodic statements and valuation independence

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 150 minutes to complete this course.

**Truth in Lending Act – Closed-End Credit**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover the aspects of closed-end credit under the Truth in Lending Act.

**Objectives**

- Understand the important aspects of closed-end credit
- Recognize the difference in requirements for home-secured and not home-secured closed-end credit
- Know the requirements regarding rescission periods
- Be aware of the advertising rules

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 120 minutes for this course to be completed.

**Truth in Lending Act – General, Miscellaneous and Other**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover some of the special provisions of the Truth in Lending Act.

**Objectives**

- Describe the importance of finance charges
- Become familiar with the record retention requirements
- Gain knowledge related to the special rules applicable to credit card accounts
- Learn about the Regulation Z provisions related to private education loans and open-end credit offered to college students

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 45 minutes to complete this course.

**Truth in Lending Act – Open-End Credit**

**CMPL** **LEND**

**Included in Course**

This course is designed to cover the aspects of open-end credit under the Truth in Lending Act.

**Objectives**

- Know the important aspects of open-end credit
- Understand the difference between home-secured and not home-secured open-end credit
- Realize the requirements for rescission periods
- Become familiar with the advertising rules

**Audience**

- Lending Officer/Lending Staff

**Length of Course**

Takes about 75 minutes for this course to be completed.

**Truth in Lending Act Overview**

**CMPL** **LEND**

**Included in Course**

This course is an overview for non-lenders who need general information about Regulation Z and the Truth in Lending Act.

**Objectives**

- Identify various types of credit
- Recognize the purpose of the Loan Estimate and Closing Disclosure
- Understand the basic requirements for disclosures
- Acknowledge when payments must be credited
- Follow the advertising requirements

**Audience**

- All Affected Staff

**Length of Course**

Takes about 30 minutes to complete this course.

**Truth in Savings for Credit Unions**

**CMPL**

**Included in Course**

This course is designed for anyone interested in learning about the Truth in Savings Act for Credit Unions. The NCUA Rules and Regulations implement the Truth in Savings Act, which is substantially similar to The Truth in Savings Act, Regulation DD for depository institutions.

**Objectives**

- Understand the requirements of the Truth in Savings Act for credit unions
- Understand the disclosure content and requirements
- Understand the advertising rules

**Audience**

- All Affected Staff

**Length of Course**

Takes about 30 minutes for this course to be completed.

## U. S. Currency

TELR

### Included in Course

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

### Objectives

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

### Audience

- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

CMPL

### Included in Course

This course is designed to introduce financial institution personnel to the concept of Unfair, Deceptive or Abusive Acts or Practices under the Dodd-Frank Act.

### Objectives

- Understand the concept of unfair, deceptive or abusive acts or practices
- Identify areas of concern involving potential risk for UDAAPs
- Learn how the concepts have been applied through enforcement actions

### Audience

- All Appropriate Staff

### Length of Course

Takes about 30-40 minutes for this course to be completed.

## USA PATRIOT Act

BSA

### Included in Course

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

### Objectives

- 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

- Call Center Staff
- Management
- Member Service Representatives
- Tellers

### Length of Course

Takes about 30 minutes for this course to be completed.

## Virtual Meeting Etiquette

GEN

### Included in Course

This course is designed to provide guidelines for proper etiquette when hosting or attending work-related virtual meetings.

### Objectives

- Understand how to successfully prepare for virtual meetings
- Recognize proper etiquette during virtual meetings
- Determine how to end virtual meetings professionally and positively

### Audience

- All Appropriate Staff

### Length of Course

Takes about 10 - 15 minutes for this course to be completed.

## Who Is Your Member?

NA/S

### Included in Course

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

### Objectives

- All members and prospects are unique individuals
- Member's financial needs vary with circumstances, age, and other factors

- How not to miss opportunities to be helpful by making assumptions about an individual's needs

**Audience**

- Sales

**Length of Course**

Takes about 30 minutes for this course to be completed.

**Working Remotely**

GEN

**Included in Course**

This course is designed to help employees understand how to be more effective when working virtually. Tips on how to structure one's workplace and schedule, as well as how to boost productivity are identified.

**Objectives**

- Define what it means to work remotely
- List reasons an organization would encourage employees to work remotely
- Identify best practices for enhancing productivity and efficiency when working remotely
- Describe tips leveraged by peers in similar positions when working remotely

**Audience**

- All Appropriate Staff

**Length of Course**

Takes 15 – 20 minutes for this course to be completed.

**Workplace Violence**

HR MGMT

**Included in Course**

This course is designed to provide all financial institution employees with an understanding of workplace violence, potential warning signs, and the appropriate actions that should be taken.

**Objectives**

- Define the types of workplace violence
- Recognize workplace violence "red flags"
- Understand how to respond in an active shooter situation
- Explain OSHA standards for workplace violence

**Audience**

- All Staff

**Length of Course**

Takes about 15 - 20 minutes for this course to be completed.

**You're in the Perfect Position**

NA/S

**Included in Course**

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

**Objectives**

- 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**

- Sales

**Length of Course**

Takes about 1 hour for this course to be completed.

**Your Role as Manager**

MGMT

**Included in Course**

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

**Objectives**

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

**Audience**

- Management

**Length of Course**

Takes about 45 minutes for this course to be completed.



## Your Role as a Teller

### TEL R

#### Included in Course

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

#### Objectives

- 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

- Tellers

#### Length of Course

Takes about 30 minutes for this course to be completed.



# Board of Directors Courses

## PDF/Print Version

### Included in Course

PDF documents are provided for:

- Board of Directors Overview Course
- Board of Directors Overview Final Exam
- Board of Directors Overview Administrator's Final Exam Key
  
- Roles and Responsibilities of the Board Course
- Roles and Responsibilities of the Board Final Exam
- Roles and Responsibilities of the Board Administrator's Final Exam Key
  
- The New Board Member Course
- The New Board Member Final Exam
- The New Board Member Administrator's Final Exam Key

*Note: Final Exams can be taken on a print copy and scores uploaded by Administrator/Compliance Officer, or can be taken online.*

### Audience

Board of Directors

### Length of Course

Takes about 30 minutes for each of these courses to be completed.



# Custom Advantage™

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Engage your staff with interactive, fully customized courses that are designed by you with Custom Advantage! TRC has developed a technique that allows financial institutions of all sizes to develop courses at a price that rivals “off-the-shelf” products. TRC Interactive collaborates with you to achieve a standard of excellence in training, and consistently high performance across the financial institution – all while potentially lowering the cost!

TRC Interactive’s years of training design experience combined with being the leader in working with financial institutions provides you with technology and practical experience to identify opportunities in your financial institution and initiate major training improvements. We are trusted by financial institutions of every size to produce the high quality yet affordable course content needed to roll out successful training programs quickly and affordably. Our Development Team can conduct a needs analysis, author original training material, produce highly engaging and interactive eLearning content, deploy your training, and provide you with world-class service and support.

Email us at [eagertohelp@trcinteractive.com](mailto:eagertohelp@trcinteractive.com) for more information.

## **Audience**

Everyone in the credit union

## **Length of Course**

Will vary depending upon the subject matter.



## Right Place, Perfect Position

### Included in Module

This module is designed for anyone interested in learning about how to enhance skills to address the needs of the credit union's member.

### Objectives

- Explain the need for effective 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 members
- List four basic skills common to all successful sales people

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Your Unique Member

### Included in Module

This module is designed to show no two people are alike and each has his/her own unique needs.

### Objectives

- Recognize all member prospects are unique
- Recognize member financial needs vary with circumstance, age, and other factors
- Identify how to factor an individual's needs into your approach

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Adjusting Your Style

### Included in Module

This module is designed to show how to recognize member styles and match them to the credit union's products and services.

### Objectives

- Recognize each member's unique style
- Describe how to match different member styles

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Being Professional

### Included in Module

This module is designed to show how to present oneself professionally with enthusiasm and with integrity.

### Objectives

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

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## The First 10 Seconds

### Included in Module

This module is designed to show how to build credibility and rapport and gain expertise.

### Objectives

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

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Gaining Insight

### Included in Module

This module is designed to show how to control the outcome of the member experience and what types of questions to ask.

### Objectives

- 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

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Focused Listening

### Included in Module

This module is designed to show how to listen versus hear and the skill of listening,

### Objectives

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

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Offering Solutions

### Included in Module

This module is designed to show how to make recommendations, the preliminary steps, determining what members want, expressing benefits, and the power of recommendations.

### Objectives

- Understand the importance of summarizing and confirming a member's 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

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Overcoming Objections

### Included in Module

This module is designed to explain the member reaction, how to clarify an objection, and how to resolve an objection.

### Objectives

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

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.

## Closing and New Beginnings

### Included in Module

This module covers how closing is easy and how to provide a pleasant conclusion to the interaction with the member.

### Objectives

- Identify either of two closing techniques and how to react to various member responses
- Identify member relationship with an appropriate wrap-up of sales session

### Audience

Management and Supervision, Member Service Representatives and other personnel

### Length of Course

Takes about 30 minutes for this course to be completed.




# **FIRST LINE** OF DEFENSE™

## First Line of Defense ~ Fraud Detection and Loss Prevention Challenge™

First Line of Defense™ is an online fraud detection training program. Sold as an annual subscription, First Line of Defense™ includes four quarterly sets of challenges, 'Just In' (a focus on a current scam), and Branch Activities that are designed to explain policy, history, or simply adding practice.

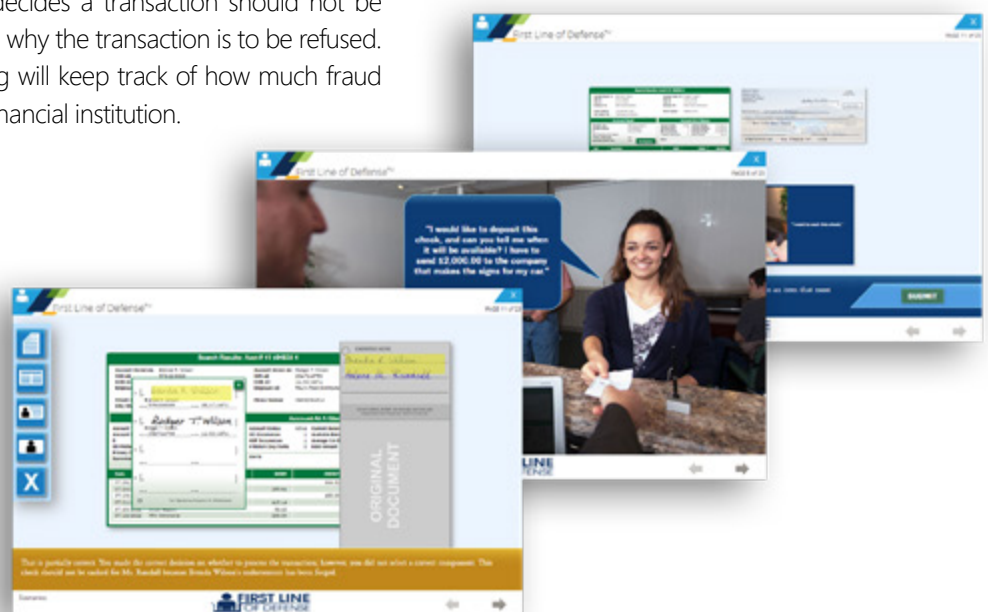
For each challenge, the learner must decide whether the transaction is legitimate or fraudulent. If the learner decides a transaction should not be processed, he/she will identify the reason why the transaction is to be refused. Based on the decision, the programming will keep track of how much fraud was not detected and the 'loss' to your financial institution.

### Audience

Tellers, Member Service Representatives, and all bank personnel

### Length of Course

Each quarter's challenges will take about 15-20 minutes.





## **FIRST LINE**<sup>™</sup> **OF DEFENSE** **PREVENTION SERIES**

Sold as an annual subscription for unlimited access by your staff, First Line of Defense: Prevention Series™ is a library of online courses designed to increase awareness and teach prevention techniques to retail personnel. Integrated into your training plan, the First Line of Defense: Prevention Series™ is ideal for nearly all retail employees and is an effective weapon in a financial institution's efforts of lowering ever increasing losses.

**Audience:** Fraud Officers, Management and Supervision, Tellers and other retail personnel

### Apartment Rental Scams

#### Included in Module

This module is designed to explain to retail personnel how to recognize apartment rental scams.

#### Objectives

- Describe apartment rental scams
- Identify apartment rental scam red flags
- Explain how to prevent apartment rental scams

### ATM Scam Techniques

#### Included in Module

This module is designed to explain to retail personnel how to prevent and detect ATM scam techniques.

#### Objectives

- Describe the various ATM scam techniques

### Check Kiting Fraud

#### Included in Module

This module is designed to explain to retail personnel how to prevent check kiting fraud.

#### Objectives

- Define check kiting fraud
- Describe check kiting fraud criminals
- Recognize check kiting red flags
- Know what to do if you suspect check kiting fraud

## Debit/Credit Card Fraud

### Included in Module

This module is designed to explain to retail personnel how to prevent debit/credit card fraud.

### Objectives

- Define debit/credit card fraud
- Understand why debit/credit card fraud is important
- Understand the different debit/credit card scam techniques
- Recognize debit/credit card fraud red flags
- Know how to prevent debit/credit card fraud

## Debt Relief Scams

### Included in Module

This module is designed to explain to retail personnel how to recognize debt relief scams.

### Objectives

- Define debt relief scams
- Describe various debt relief scam techniques
- Identify red flags

## Email Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize email fraud.

### Objectives

- Describe email fraud
- Identify email fraud red flags
- Explain how to prevent email fraud

## Fraud Aimed at the Elderly

### Included in Module

This module is designed to explain to retail personnel how to prevent fraud aimed at the elderly.

### Objectives

- Identify ways the elderly can be scammed
- Describe why elderly abuse is of concern
- Identify responsibilities we have to report abuse

## Imposter Scams

### Included in Module

This module is designed to explain to retail personnel how to recognize imposter scams.

### Objectives

- Describe imposter scams
- Explain imposter scam techniques
- Identify imposter scam red flags

## Investment Schemes

### Included in Module

This module is designed to explain to retail personnel how to recognize investment scams.

### Objectives

- Explain the characteristics of investment schemes
- Identify the various types of investment schemes
- Recognize investment scheme red flags

## Loan Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize loan fraud.

### Objectives

- Describe what fraud is and how it can affect financial institutions
- Identify the importance of early detection of a fraudulent loan application

## Mortgage Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize mortgage fraud.

### Objectives

- Define mortgage fraud
- Describe the different types of mortgage fraud
- Explain who the perpetrator is likely to be
- Identify different mortgage fraud scams
- Recognize mortgage fraud red flags
- Explain what to do when fraud is suspected

## Pay in Advance Scams

### Included in Module

This module is designed to explain to retail personnel how to recognize pay in advance scams.

### Objectives

- Define pay-in-advance credit offers
- Describe the various techniques used in pay-in-advance credit scams
- Identify red flags

## Safe Deposit Box Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize safe deposit box fraud.

### Objectives

- Define safe deposit box fraud
- Identify potential fraud victims
- Explain the different types of safe deposit box fraud
- Explain how to recognize and prevent safe deposit box fraud

## Synthetic Identity Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize synthetic identity fraud.

### Objectives

- Define what synthetic identity is
- Identify how someone could create a fake identity
- Define what Personally Identifiable Information (PII) is

## Wire Transfer Fraud

### Included in Module

This module is designed to explain to retail personnel how to recognize wire transfer fraud.

### Objectives

- Define wire transfer fraud
- Explain the different wire transfer fraud techniques
- Recognize wire fraud red flags
- Describe how to prevent wire transfer fraud and what to do if you suspect fraud

## Work at Home Scams

### Included in Module

This module is designed to explain to retail personnel how to recognize work at home scams.

### Objectives

- Describe work-at-home scams
- Explain various types of work-at-home scams
- Identify red flags




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## Introduction Module

### Included in Module

- Explains how to navigate the Program
- For customized versions, we include a brief history of the financial institution and/or highlight an important issue (member service, etc.)

### Length of Course

Takes about 10 - 15 minutes for this module to be completed.

## All About Money Module

### Included in Module

- Features of Currency – Look and feel, recent changes, raised bills, identifying portraits and denominations
- Mutilated Money – Acceptable and unacceptable currency
- Counterfeit Currency – Identifying words, portrait, paper, new bills and their features

### Objectives

- Demonstrate how to examine currency in order to correctly identify genuine and counterfeit money
- State how to identify and correctly handle mutilated currency

### Length of Course

Takes about 25 - 30 minutes for this module to be completed.

## Checks Module

### Included in Module

- Negotiable Instrument
- Parts of a Check
- Signatures – Signature cards, facsimile signatures, dual signatures
- Other Documents – Money Order, Official Check, Travelers Cheque, Payable Through Draft, Certified Checks
- Stop payment process
- Check Processing Process

**Objectives**

- Determine if the document presented to you is a check and that it is completely and properly filled out
- Determine if it is properly endorsed and acceptable for check-cashing purposes
- Determine if cashing a particular check is permissible based on our check-cashing policies and procedures

**Length of Course**

Takes about 25 - 30 minutes for this module to be completed.

## Check Cashing Module

**Included in Module**

- Identification – On-us check, not on-us check, member vs. non-member
- Endorsements – Teller responsibility
- Types of Endorsements – Blank, Special, Restrictive, Conditional, Qualified, By Mark, Stamped, Altered
- Types of Payees – First endorsement, Payable to Cash/Bearer, pre-endorsed check, misspelled name, two-party checks
- Know Your Endorser

**Objectives**

- Identify our legal obligations regarding cashing checks for members and non-members
- Recognize various types of endorsements and define their purposes
- Identify types of endorsements that are acceptable for check-cashing purposes

**Length of Course**

Takes about 25 - 30 minutes for this module to be completed.

## Counting Cash Module

**Included in Module**

- Counting Currency – Arrangement of bills, video of your method of counting currency
- Cash Drawer Content – Drawer limits, strapped currency, rolled coin
- Counting Cash – Daily balancing

**Objectives**

- Arrange and count currency using our prescribed method of counting

- Strap currency and roll coin in the proper amounts
- Set up your cash drawers
- Determine if you balance at the end of the business day

**Length of Course**

Takes about 25 - 30 minutes for this module to be completed.

## Deposits Module

**Included in Module**

- Adding funds
- Accuracy of Deposit Slip – preprinted form, blank/counter form
- Split Transactions – cash back deposit, following procedures
- Simple Deposit
- Filling in a Deposit Slip
- Commercial Deposits

**Objectives**

- Identify what information must be filled in by member on a deposit slip
- Recognize the difference between a simple deposit and a split check deposit

**Length of Course**

Takes about 25 - 30 minutes for this module to be completed.

## Identification Module

**Included in Module**

- Importance of identification
- Two forms of identification
- Acceptable identification – Samples of acceptable ID, matching picture to member
- Unacceptable Identification – Samples of unacceptable ID
- Matching endorsement to identification
- Policies and Procedures

**Objectives**

- Identify acceptable forms of ID for check-cashing purposes
- Identify situations in which two forms of ID are required
- Identify unacceptable forms of ID
- Identify why ID protects you and the credit union

**Length of Course**

Takes about 20 - 25 minutes for this module to be completed.



## Member Service Module

### Included in Module

- What does the member think?
- Professionalism
- Matching your member's style
- Things you should and should not say
- Resolving conflict
- How to say "no" to a member

### Objectives

- Identify proper member greetings
- Recognize features of professionalism
- Identify member styles and develop reactions to those styles
- Use positive phraseology
- Identify factors of conflict and methods of resolving them
- Identify way to constructively say, "No"

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Miscellaneous Transactions Module

### Included in Module

- Money Orders
- Travelers Cheques
- U. S. Savings Bonds – Redemption
- Official/Cashier's Checks
- Credit Card Cash Advance
- Safe Deposit Entry
- Miscellaneous Income – General Ledger

### Objectives

- Recognize the steps in issuing Money Orders, Travelers Cheques, and Official Checks
- Identify the procedures for redeeming U. S. Savings Bonds
- Process credit card cash advances
- Understand how to process other types of miscellaneous fee income

### Length of Course

Takes about 25 - 30 minutes for this module to be completed.

## Payments Module

### Included in Module

- Payment Type – fixed, variable
- Accepted Payments – credit card accounts, personal lines

of credit, installment loans, home equity line of credit, student loans, mortgages

- Payment Coupon/Slip
- Additional/Partial Payments

### Objectives

- Identify fixed and variable loan products based on payment arrangements and other features
- Recognize regular loan payment situations, as well as when partial or additional payments are acceptable

### Length of Course

Takes about 20 - 25 minutes for this module to be completed.

## Products and Services Module

### Included in Module

- Member Transactions – products and services – individual / retail / business / organizations / municipalities
- Personal Accounts – Checking, savings, Certificates of Deposit, retirement, investment services, mortgages
- Business Accounts - Checking, savings, Certificates of Deposit, pension plans, payroll services, cash management services, working capital loans
- Other Accounts – Credit card, installment loan, line of credit, home equity line and loan, mortgage
- Services – Debit card, foreign currency exchange, 24-hour deposit, online banking, drive-up window, bank by mail, ATM, safe deposit box

### Objectives

- Recognize the types of members we serve
- Become familiar with our products and services

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Professional Dress Module

### Included in Module

- Identify the components of the "professional" look for a financial institution
- Identify the ways to build a strong wardrobe foundation
- Recognize that clothing is a good fit
- Identify appropriate accessories and how to add finishing touches

### Objectives

- Dress appropriately for the workplace



- Choose appropriate business wardrobe accessories
- Exhibit good grooming at work

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Regulations – Criminal Activities Module

### Included in Module

- Bank Secrecy Act/USA PATRIOT Act – Requirements of Teller, money laundering, large currency transactions, exemption status

### Objectives

- Explain the purpose and provision of the Bank Secrecy Act, which requires credit unions to record or report processing of certain types of large cash transactions, as well as “suspicious” activities related to large cash transactions
- Explain the purpose and provisions of the USA PATRIOT Act, which requires credit unions to take precautions to prevent credit union products and services from being used to aid in the financing of terrorist activities
- Present the responsibilities of Tellers in complying with these laws and regulations

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Regulations – Member Protection Module

### Included in Module

- Right to Financial Privacy Act/Gramm-Leach-Bliley Act (Regulation P)
- Community Reinvestment Act
- Servicemembers Civil Relief Act

### Objectives

- Explain the purposes and provisions of privacy laws and regulations protecting the confidentiality of member financial information
- Explain the law and regulation designed to help assure that credit unions meet the credit needs of their branch communities and active duty military service members
- Present the responsibilities of Tellers in complying with these laws and regulations

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Regulations – Product Information Module

### Included in Module

- Truth in Savings Act (Regulation DD)
- Electronic Fund Transfer Act (Regulation E)
- Expedited Funds Availability Act/Check Clearing in the 21st Century Act (Regulation CC)

### Objectives

- Identify at least two reasons why the banking industry is regulated by the federal government
- Define the purpose of selected laws and regulations concerned with the marketing and delivery of credit union products and services
- Present the responsibilities of Tellers when complying with these laws and regulations

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## Robbery Module

### Included in Module

- Before a Robbery – Be alert/keep neat work area/be efficient/description of individual/vehicle
- During a Robbery – Safety, bait money/dye pack, hold-up note, comply with demands, silent alarm
- After a Robbery – Inform Supervisor, means of escape, notify authorities, secure facility, Robbery Description Report Form

### Objectives

- Follow appropriate procedures before, during and after a robbery
- Describe measures to prevent robberies

### Length of Course

Takes about 40 - 50 minutes for this module to be completed.

## Security – Schemes Aimed at Financial Institutions Module

### Included in Module

- Security and its importance
- Con artists



- Fraudulent checks - new account, split deposit, check kiting, temporary check, forged approval
- Check related schemes and how they affect your financial institution
- Cash related schemes and how they affect your financial institution
- Bomb threats

### Objectives

- Recognize characteristics of con artists
- Recognize fraudulent checks
- Recognize check and cash-related schemes aimed at Tellers
- Be aware of and prepared for other criminal actions aimed at the institution

### Length of Course

Takes about 40 - 50 minutes for this module to be completed.

## Security – Schemes Aimed at Members Module

### Included in Module

- Cash related schemes and how they affect your members
- Investment related schemes and how they affect your members
- Identity theft
- Components of the Identity Theft Protection Program (ITPP)

### Objectives

- Recognize cash-related schemes aimed at members
- Recognize investment-related schemes aimed at members
- Recognize activities related to identity theft

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.

## The FDIC Module

### Included in Module

- The FDIC – what it is
- The basics of federal deposit insurance
- Examples of coverage

### Objectives

- Explain the purpose and functions of the Federal Deposit Insurance Corporation

- State the general qualifications for deposit insurance based on account type, ownership, and account balances
- Demonstrate the appropriate response to questions regarding federal deposit insurance

### Length of Course

Takes about 15 - 20 minutes for this module to be completed.

## Withdrawals Module

### Included in Module

- Ways to save
- Determining type of account
- Withdrawal Slip – accurately and completely filled in
- Power of Attorney
- Not Negotiable

### Objectives

- Identify the requirements for a withdrawal slip to be correct and acceptable
- Identify the precautions to be taken before processing a withdrawal

### Length of Course

Takes about 20 - 25 minutes for this module to be completed.

## Your Role as a Teller Module

### Included in Module


- Teller responsibilities – accuracy and efficiency
- Credit union as a business – sources of income, types of expenses
- Provided to member – explanation of types of products
- Member service

### Objectives

- Identify the elements of quality service and good member relations
- Identify the organizational methods of the banking industry
- Identify the elements of how a credit union makes a profit

### Length of Course

Takes about 30 - 40 minutes for this module to be completed.



# Transaction Training for Small Institutions

TRC Interactive does not offer a one-size-fits-all solution to transaction training. We offer a *powerful, yet affordable*, online transaction training solution designed to address challenges and empower your staff for success.

## Here's What Sets TRC Apart:

- **Scalable and Flexible:** We've designed hundreds of solutions for just as many financial institutions. No matter your needs or budget, we have a solution for you. Are you a smaller institution interested in engaging in customized training for the first time? We have scores of suggestions for you that will fit your budget! Are you a larger institution that can't find an off-the-shelf solution that fits? TRC Interactive has the experience and horsepower to drive your next training initiative.
- **Highly Customized:** We tailor the training to your institution's specific transaction system, ensuring staff learn the intricacies relevant to their daily tasks.
- **Engaging and Interactive:** Go beyond dry lectures! Our platform utilizes simulations, gamification elements, and multimedia content to keep trainees engaged and motivated.
- **Improved Knowledge Retention:** The interactive format allows for individualized learning and targeted practice, resulting in deeper understanding and better performance.
- **Measurable Results:** Track trainee progress with detailed reporting tools to identify areas for improvement and demonstrate the impact of your training investment.

We recognize that every institution has its own specific systems, policies, and customer base. That's why our training is tailored to your individual needs, ensuring your staff receives the most relevant and effective instruction available.

# Contact Us...

For more information on TRC Interactive's online training products and solutions or to schedule a demo, contact us using the information below:

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