trc interactive

Bank Training Solutions & Course Catalog

Teller | Fraud | Compliance | Transaction | Custom

published 08.02.22

Table of Contents

BANK TRAINING SOLUTIONS

COURSE CATALOG

trc interactive

Training Products

For over four decades, 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 Customer 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 info@trcinteractive.com or by phone at 717.652.3100.

BankTrainingOnline®

BankTrainingOnline® is TRC Interactive's complete online library of training courses for banks 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, customer 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.

BankTrainingOnline® 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 BankTrainingOnline® 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.

Big Picture Conversations Online™

One of the keys to conversations with business owners is to see the "big picture" of the business from the owner's perspective – the economic and physical context in which the owner runs the business; the external influences that affect owner decisions and business health; the relationships between the company and its suppliers, members, employees, owners, and regulators; and the critical elements of its cash cycle.

Normally, developing this perspective takes years of experience talking to business owners, and blending learning developed through many conversations.

trc interactive

TRC Interactive's Big Picture Conversations Online™ is a training program that will significantly shorten that process, helping participants develop conversational confidence based on:

- A visual frame of reference for how a business operates.
- An organized flow of questions and conversations that draw out important information about businesses and owners – visions, goals, people, products, and payment cycle.
- Increased ability to connect business owners' operations and challenges to financial institution products and services that can address them.

Participants work through a dynamic series of activities built around a visual representation of a business. Segments include What Do You See, What Could We Ask, Challenges and Solutions, and role play conversations to conduct with businesses. Using audio, video, graphics, simulations, and animation, this highly interactive training program will produce the results you envision!

Modules include: Discover the Story of the Business, What Questions Could You Ask, The Cash Flow Cycle, Cash Flow Differences, Develop Your Questioning Skills, The Graceful Transition, Develop Your Dream Business, Big Picture Conversations Online, and Where Do You Go From Here.

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 Customer Experience™

The Customer Experience™ is a complete training program of online modules to instruct your staff in meeting customer needs and providing service. The Customer 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 Customer, 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 bank. 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.

trc interactive

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.

trc interactive

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.

KnowledgePad™

TRC Interactive is very happy to provide KnowledgePad™ – your way to fully customize your courses to suit your needs!

TRC's KnowledgePad™ is a development tool that allows your financial institution to add unique content to any page in TRC Interactive courses. While the courses your students take will continue to be maintained to meet the ever-changing regulatory standards, you now have the ability to integrate your policies and procedures into a course.

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 Content

Training Central™ enhancements include your ability to upload Custom Content – Word documents, PDFs, Power Point Presentations, Excel documents, and online courses you have created.

TRC can add programming that requires your employee to acknowledge receipt/reading of a document and/or we can create a final assessment of your training. The scheduling of your training and reporting of how well the employee did will be managed by you in Training Central™.

In addition, another enhancement is your ability to Track Other Training. You can track training your employees have taken (webinars, seminars, in-house training, etc.) and this will be incorporated into your training reports.

trc interactive

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

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 to 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.

trc interactive

banktrainingonline

COMPLIANCE COURSES

ACH Overview

Included in Course

This program 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

This course is especially helpful for any financial institution employee who would like to learn more about ACH including: Branch Managers, Customer Service Personnel, Back Office Staff, and Tellers.

Length of Course

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

Americans with Disabilities for Management

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 bank employee in overseeing staff with disabilities
- Determine the most effective way to communicate with and accommodate customers and staff with disabilities
- Comply with the ADA when supervising and interviewing employees

Audience

Management and Supervision and other personnel

trc interactive

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

Americans with Disabilities for Staff

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 customers and staff with disabilities

Audience
Tellers, Customer Service Representatives, and other personnel

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

Anti-Money Laundering

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
It is especially helpful for (branch) office personnel and anyone who opens deposit accounts and handles questions regarding these accounts and related services.

Length of Course
Takes about 30 minutes for this course to be completed.

Appraisal Laws and Guidance

Included in Course
This program 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 personnel, Lending Support staff, Management, Customer Service staff, and other affected staff members.

Length of Course
Takes about 30 minutes for this course to be completed.

Appreciating Diversity for Managers

Included in Course
This program 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
All management staff and other staff moving into a management position.

Length of Course
Takes about 30 minutes for this course to be completed.

Appreciating Diversity for Staff

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

trc interactive

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

Audience
Customer Service Personnel, Teller Staff, Back Office Personnel, and all other staff members

Length of Course
Takes about 30 minutes for this course to be completed.

Bank Bribery Act

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
Management and Supervision, Financial Institution Officers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Bank Protection Act

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 45 minutes for this course to be completed.

Bank Robbery

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Bank Secrecy Act for Customer Service Representatives

Included in Course
Topics include information about the Bank Secrecy Act, as it applies to Customer 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
It is especially helpful to branch office personnel, Management, Supervision, Customer Service Representatives, and Platform Personnel.

trc interactive

Length of Course
Takes about one hour for this course to be completed.

Bank Secrecy Act for Lenders

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

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

Bank Secrecy Act for Tellers

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Bank Secrecy Act Overview

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Board of Directors Overview

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 bank
- Determine goals and risks of the bank
- Analyze financial statements
- List the training requirements

Audience
New and existing board members, as well as anyone interested in learning about the roles of a board member and the function of board meetings.

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

Branch Security

Included in Course
This course covers the purpose and goals of a bank security program, procedures for opening and closing, responding to bomb threats, and much more.

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

Audience
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Check Clearing for the 21st Century Act

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.

Code of Conduct for Financial Institution Employees

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
Management and Supervisors, Financial Institution Officers, Directors, Board Members, and all other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Common Fraud Schemes

Included in Course
This program 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
Customer Service Personnel, Tellers, Customer Contact Employees, and Deposit Services Staff

Length of Course
Takes about 30 minutes for this course to be completed.

Community Reinvestment Act

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
Management and Supervision, Lending Personnel and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

trc interactive

Compliance for New Savings and Time Accounts

Included in Course

This program is designed as a companion course to Compliance for New Transaction Accounts. This program 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 customer concerns both at and after account opening regarding savings and time accounts and related services

Audience

This course is intended to introduce employees who will open new accounts to their regulatory responsibilities and can be especially helpful for new account employees in training, transitioning employees, and employees who will be cross-trained to open new accounts.

Length of Course

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

Compliance for New Transaction Accounts

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 customer concerns both at and after account opening regarding deposit accounts and related services

Audience

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

Length of Course

Takes about 45 minutes for this course to be completed.

Consumer Leasing Act (Reg M)

Included in Course

This program 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

Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, and Lending Support Staff.

Length of Course

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

Consumer Protection for Depository Institution Sales of Insurance

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

trc interactive

Audience
Management and Supervision, Lending Personnel, and other personnel

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

Customer Due Diligence and Beneficial Ownership

Included in Course
This program 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 and Supervision, New Account and Lending Personnel, Teller and Operations Staff, and other personnel

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

Customer Identification Program (CIP)

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 and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Elder Abuse for Customer Service Representatives

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
Customer Service Representatives and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Elder Abuse for Managers

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 Customer 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 and Supervision

Length of Course
Takes about 30 minutes for this course to be completed.

Elder Abuse for Tellers

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

trc interactive

Audience
Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Electronic Fund Transfer Act (Reg E)

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

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

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
Management and Supervisors, New Account and Lending Personnel, Teller and Operations and other financial institution personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Equal Credit Opportunity Act (Reg B)

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
Management and Supervisors, Lending Personnel, Advertising/Marketing Personnel and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Expedited Funds Availability Act (Reg CC)

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Fair and Accurate Credit Transactions Act

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 bank's responsibilities when dealing with the FACT Act

Audience
Management and Supervision, Lending Personnel and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Fair Credit Reporting Act (FCRA)

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
Management and Supervision, Lending Personnel and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Fair Debt Collection Practices Act (FDCPA)

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
Management and Supervision, Lending Personnel, Collection Personnel, and other personnel

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

Fair Housing Act

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
Management and Supervision, Lending Personnel, Advertising/Marketing Personnel, Front line and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Fair Lending

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
Management and Supervision, Lending Personnel, and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

trc interactive

Federal Deposit Insurance Corporation (FDIC)

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

Audience

Management and Supervision, Lending Personnel, and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

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 customers, 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 customers

Audience

Management and Supervision, and Teller and other personnel

Length of Course

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

Gramm-Leach-Bliley Act

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 customer information in accordance with the security guidelines
- Comply with The Privacy Rule through the dissemination of Privacy Notices with Opt Out Options

Audience

Management, Supervisors, Tellers, and Platform Personnel

Length of Course

Takes about 45 minutes for this course to be completed.

The Health Insurance Portability and Accountability Act (HIPAA)

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 bank staff need to be aware of HIPAA requirements
- Respond appropriately to the need to safeguard personally identifiable health information

Audience

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

Length of Course

Takes about 30 minutes for this course to be completed.

Health Savings Accounts (HSAs)

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

trc interactive

Audience

Management and Supervisors, New Account Personnel, and Account Servicing Personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Home Mortgage Disclosure Act (HMDA)

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

Management and Supervision, Lending Personnel and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Home Ownership and Equity Protection Act (HOEPA)

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

Management and Supervision, Lending Personnel and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Identity Theft, Red Flags and Address Discrepancies

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 customers from identity theft

Audience

Management, Supervision, Tellers, and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Information Security

Included in Course

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

Objectives

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

Audience

Management, Lending Officers and Staff, Customer Service Representatives, Tellers, Customer Contact Personnel, and all other bank employees

Length of Course
Takes about 35 minutes for this course to be completed.

Loans to Insiders (Reg O)

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
Management and Supervision, Lending Personnel, Operations Personnel, and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Military Lending Act

Included in Course
This program 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
Management and Supervision Personnel, Lending Personnel, Customer Service Personnel

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

National Credit Union Administration (NCUA)

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 and Supervision, Lending Personnel, Operations Personnel, and other personnel

Length of Course
Takes about 45 minutes for this course to be completed.

National Flood Insurance Program

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
Management and Supervision, Lending Personnel, and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Office of Foreign Assets Control (OFAC)

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

OSH: Workplace Safety & Health

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 workplac einjuries 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
The content is focused on anyone working in a branch or office setting.

Length of Course
Takes about 30 minutes for this course to be completed.

Power of Attorney

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
Management and Supervision, New Account and Lending, Teller and Operations Staff, and other personnel

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

Privacy of Consumer Financial Information (Reg P)

Included in Course
This course covers the basic responsibilities of financial institutions regarding the release or sharing of non-public personal information about customers 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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Prohibition on Funding of Unlawful Internet Gambling (Regulation GG)

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

trc interactive

Audience
Management and Supervision and other personnel

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

Real Estate Settlement Procedures Act (Reg X)

Included in Course
This program 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
Management and Supervision, Lending Personnel, and other personnel

Length of Course
Takes about 45 - 50 minutes for this course to be completed.

Recognizing Sexual Harassment for Management

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 bank management staff

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

Recognizing Sexual Harassment for Staff

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 bank non-management staff

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

Regulation W

Included in Course
This program is designed for anyone interested in learning the basic restrictions on and requirements for transactions between a member bank 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
Board Members, Audit Personnel, Management, Lenders, Lending Support Staff, and Supervision Personnel

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

Remote Deposit Capture

Included in Course
This program is designed to provide general information and guidance related to remote deposit capture.

trc interactive

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
This course is especially helpful for all financial institution staff who need to understand the advantages and risks associated with offering remote deposit capture service.

Length of Course
Takes about 15 – 20 minutes for this course to be completed.

Responsibilities, Laws and Regulations

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

Length of Course
Takes about 45 minutes for this course to be completed.

Returning to Work During COVID-19

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
Management and Supervision, Lending Personnel, Customer Contact Employees, and any financial institution staff members who are returning to a branch or office location.

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

Right to Financial Privacy Act (RFPA)

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 customer information with agencies of the federal government.

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

Audience
Office personnel who manage, supervise, or function as customer service staff

Length of Course
Takes about 30 minutes for this course to be completed.

Role and Responsibilities of the Board of Directors

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
Newly appointed and current members of the Board of Directors

trc interactive

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

Safe Deposit Box

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
Customer Service, Teller Staff, and anyone who assists with safe deposit box rentals or access.

Length of Course
Takes about 20 minutes for this course to be completed.

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

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

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

Servicemembers Civil Relief Act (SCRA)

Included in Course
This program 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
Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, Lending Support Staff

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

Social Media Guidance for Financial Institutions

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
Management and Supervision, Financial Institution Officers, Directors, and Board Members, and all other personnel

Length of Course
Takes about 40 minutes for this course to be completed.

trc interactive

Suspicious Activity Reporting (SAR)

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

Management and Supervision, Lending & Operations and Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

The New Board Member

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

New and existing board members, as well as anyone interested in learning about the roles of a board member and the function of board meetings

Length of Course

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

Trust Accounts

Included in Course

This program 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

Customer Service, Teller Staff, and anyone who needs to know basic information about trust accounts and make proper referrals.

Length of Course

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

Truth in Lending Act – Certain Home Mortgage Transactions

Included in Course

This program 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

Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, and Lending Support Staff

Length of Course

Takes about 2 hours to complete this course.

Truth in Lending Act – Closed-End Credit

Included in Course

This program 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

trc interactive

- Know the requirements regarding rescission periods
- Be aware of the advertising rules

Audience
Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, and Lending Support Staff

Length of Course
Takes about 45 minutes for this course to be completed.

Truth in Lending Act – Closing Disclosure

Included in Course
This program 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
Lending Personnel and Lending Support Staff

Length of Course
Takes about 60 minutes for this course to be completed.

Truth in Lending Act – General, Miscellaneous and Other

Included in Course
This program 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
Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, and Lending Support Staff

Length of Course
Takes about 45 minutes to complete this course.

Truth in Lending Act – Loan Estimate

Included in Course
This program is designed to cover the loan estimate under the Truth in Lending Act.

Objectives
- Identify the general requirements for the Loan Estimate

Audience
Lending Personnel and Lending Support Staff

Length of Course
Takes about 60 minutes for this course to be completed.

Truth in Lending Act – Open-End Credit

Included in Course
This program 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
Management and Supervision Personnel, Customer Service Personnel, Lending Personnel, and Lending Support Staff

Length of Course
Takes about 30 minutes for this course to be completed.

Truth in Lending Act Overview

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
New lending or non-lending personnel

Length of Course
Takes about 30 minutes to complete this course.

Truth in Savings Act (Reg DD)

Included in Course
This course is designed for anyone interested in learning about the Truth in Savings Act.

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

Audience
Management and Supervisors, New Accounts Personnel, Advertising/Marketing Personnel, and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

Included in Course
This program 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
Management and Supervision Personnel, Lending and Collections Personnel, Customer Service Personnel, Teller Staff, and other personnel

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

USA PATRIOT Act

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
Management and Supervision, Tellers, and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Virtual Meeting Etiquette

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
Management and Supervision, Lending Personnel, Customer Contact Employees, and any financial institution staff members who work remotely

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

Workplace Violence

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.

trc interactive

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
Management and Supervision, Tellers, Customer Service Personnel, and other personnel

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

banktrainingonline

BOARD OF DIRECTORS COURSES

Board of Directors Overview

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 bank
- Determine goals and risks of the bank
- Analyze financial statements
- List the training requirements

Audience

New and existing board members, as well as anyone interested in learning about the roles of a board member and the function of board meetings

Length of Course

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

The New Board Member

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

New and existing board members, as well as anyone interested in learning about the roles of a board member and the function of board meetings

trc interactive

Length of Course

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

Role and Responsibilities of the Board of Directors

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

Newly appointed and current members of the Board of Directors

Length of Course

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

trc interactive

banktrainingonline

LENDING COURSES

Credit Regulations for Mortgage Lending

Included in Course

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

Objectives

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

Audience

Mortgage officers, management and supervision personnel looking to move or moving into the mortgage department, Mortgage Loan Processors and Underwriters, and other personnel

Length of Course

Takes about 45 minutes for this course to be completed.

Denials, Withdrawals, and Incomplete Applications

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

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

Length of Course

Takes about 30 minutes for this course to be completed.

trc interactive

Home Equity Closing

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 customer information contained in the closing documents
- Comply with applicable government regulations

Audience

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

Length of Course

Takes about 30 minutes for this course to be completed.

Home Equity Line of Credit (HELOC)

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 customer's home
- Complete an application

Audience

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

Length of Course

Takes about 30 minutes for this course to be completed.

Income Statement Analysis

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

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

Length of Course

Takes about 30 minutes for this course to be completed.

Introduction to Home Equity

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 customer's equity in his/her home

Audience

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

Length of Course

Takes about 30 minutes for this course to be completed.

Laws Against Discrimination for Mortgage Lending

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 customers when required, using proper notices per government requirements

trc interactive

Audience

Mortgage officers, management and supervision personnel looking to move or moving into the mortgage department, Mortgage Loan Processors and Underwriters, and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Lending Application Process

Included in Course

Topics include learning how a customer 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 customer on a loan application
- Define when a request for an extension of credit becomes an application for a loan
- Understand what the customer's signature means on an application

Audience

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

Length of Course

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

Loan Documentation and Closing

Included in Course

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

Objectives

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

Audience

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

Length of Course

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

Mortgage – Inquiry or Application

Included in Course

This program 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

It is especially helpful to branch office personnel, Mortgage Officers, Management and Supervision, and Mortgage Loan Processors and Underwriters.

Length of Course

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

Overview of Commercial Lending

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 customers
- Explain the steps in the lending process

Audience

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

Length of Course

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

Regulations for Consumer Lending

Included in Course

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

trc interactive

Objectives

- Discuss the purpose and functions of lending regulations
- Disclose necessary information to customers when required
- Define the bank responsibilities to customers regarding the regulations

Audience

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

Length of Course

Takes about 30 minutes for this course to be completed.

banktrainingonline

MANAGEMENT COURSES

A Manager's Role in Training and Development

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

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

Length of Course

Takes about 30 minutes for this course to be completed.

Barriers to Effective Communication

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

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

Length of Course

Takes about 30 minutes for this course to be completed.

trc interactive

Delegation

Included in Course
Topics include information for supervisory and management personnel throughout the bank.

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

Length of Course
Takes about 30 minutes for this course to be completed.

Getting the Best from Your Staff - the Art of Motivation

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

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

How Your Leadership Style Affects Performance

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
It is especially helpful to branch personnel including Management and Supervision.

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

New Employee Orientation

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

trc interactive

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

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

Preventing the Spread of COVID-19

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
This course is especially helpful for all employees to prevent the spread of COVID-19 in the workplace.

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

Techniques of Planning

Included in Course
This course is designed for managers, Customer 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
It will be helpful to anyone interested in developing a quick, cost-efficient and effective method for completing a task.

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

Working Remotely

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
This course is especially helpful for all employees who are moving from an office to working remotely/virtually.

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

Your Role as Manager

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 and Supervisors

Length of Course
Takes about 45 minutes for this course to be completed.

trc interactive

banktrainingonline
NEW ACCOUNTS / SALES COURSES

Closing and Wrap-Up

Included in Course

This program 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 customer responses
- Identify how to build on a customer relationship with an appropriate wrap-up of your sales session

Audience

It is especially helpful to branch office personnel in understanding the role of sales personnel in the bank, as well as to others, such as Managers and Supervisors, Lending Personnel, and Customer Service Personnel.

Length of Course

Takes about 30 minutes for this course to be completed.

Listening - Not Just Hearing

Included in Course

This course is designed for anyone interested in learning about how to truly listen to your customer 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

Managers and Supervisors, Lending Personnel and Customer Service Personnel

Length of Course

Takes about 30 minutes for this course to be completed.

trc interactive

Matching Your Customer's Style

Included in Course

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

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

Audience

Managers and Supervisors, Lending Personnel and Customer Service Personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Overcoming Objections

Included in Course

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

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

Audience

Managers and Supervisors, Lending Personnel and Customer Service Personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Professionalism

Included in Course

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

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

Audience

Managers and Supervisors, Lending Personnel and Customer Service Personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Questioning Techniques

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 customer needs and controlling the outcome of the sales process
- Define purposes of four basic types of questions and when they are used in the sales process
- Create good examples of each basic type of question

Audience

Office Personnel, Customer Service Representatives, Sales Personnel, Branch Managers

Length of Course

Takes about 30 minutes for this course to be completed.

Recommending Solutions

Included in Course

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

Objectives
- Understand the importance of summarizing and confirming a customer 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 customer needs, and the features, benefits and underlying desires, satisfied by a product or service

Audience

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

trc interactive

Length of Course

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

Teller - Sales Referrals

Included in Course

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

Objectives

- Identify your role in helping sell a product
- Assess when a customer 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 customer to a new product

Audience

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

The First 10 Seconds

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, Supervision, Lending Personnel, and Customer Service

Length of Course

Takes about 45 minutes for this course to be completed.

Who Is Your Customer?

Included in Course

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

Objectives

- All customers and prospects are unique individuals
- Customer'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

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

Length of Course

Takes about 30 minutes for this course to be completed.

You're in the Perfect Position

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 customer(s)
- List four basic skills common to all successful sales people

Audience

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 1 hour for this course to be completed.

banktrainingonline

PRODUCTS & SERVICES COURSES

Business Products and Services

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 bank services related to bank business products

Audience

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Consumer Products and Services

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 bank deposits, loans, and investment products
- Be able to identify other important consumer products, such as insurance, monetary instruments, and safe deposits

Audience

Management and Supervision, Tellers and other personnel

Length of Course

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

trc interactive

IRA Fundamentals

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

Management and Supervision, Tellers and other personnel

Length of Course

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

Simplified Employee Pension Plan (SEP)

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

Management and Supervision, Tellers and other personnel

Length of Course

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

trc interactive

banktrainingonline

TELLER COURSES

All About Checks

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

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

All About Deposits

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.

Balancing

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.

trc interactive

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Check Cashing Process

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 customer and non-customer
- Identify a "Not On-Us" check for a customer or a non-customer
- 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 bank policy and procedures in check cashing
- Decide when to refer check-cashing situations for supervisory approval

Audience
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Counting Money

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Endorsements

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
Management and Supervision, Tellers and other personnel

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

Importance of Identification

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 bank, when two forms are required, and much more.

Objectives
- Identify how identification protects you and the bank
- 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
Management and Supervision, Tellers and other personnel

trc interactive

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

Payment Processing

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Regulations for Tellers

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
Management and Supervision, Tellers and other personnel

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

Savings Withdrawals

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

U. S. Currency

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
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

Your Role as a Teller

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

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

trc interactive

Audience
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

BIG PICTURE CONVERSATIONS™ ONLINE

Discover the Story of the Business

Included in Module
This module is designed to introduce individuals to the Big Picture Conversations concept and factors that influence business.

Objectives
- Gain overview and understanding of big picture conversations
- Establish current comfort level when dealing with business owners
- Uncover the story of the business through observation

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 20-30 minutes for this module to be completed.

What Questions Could You Ask?

Included in Module
This module focuses on using questions as tools to draw out facts and understand business owners and their businesses.

Objectives
- Recognize how to gather facts from business owners through questioning
- Learn how asking the right questions helps paint the picture of business owners
- Understand what businesses and business owners do

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 10-20 minutes for this module to be completed.

The Cash Flow Cycle

Included in Module
In this module, individuals learn about the cash flow cycle and how business owners are most helped by improving the flow of cash through the cycle.

Objectives
- Explore cash flow cycle components
- Connect the cash flow cycle to the big picture

trc interactive

- Review, create, and edit questions used to understand the cash flow cycle of a business

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 10-20 minutes for this module to be completed.

Business to Business: Cash Flow Differences

Included in Module
This module allows individuals to examine several different businesses and compare the similarities and differences between their cash flow cycles.

Objectives
- Explore variances between different types of businesses in timing and amounts of cash flow
- Identify questions to ask business owners to explore those variances

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 5-15 minutes for this module to be completed.

Develop Your Questioning Skills

Included in Module
In this module, individuals use their Conversation Guide to revisit/edit questions that they wrote earlier in the course and interactively practice funneling the Big Picture Conversation with a business owner.

Objectives
- Personalize unique Conversation Guide
- Review conversation pointers
- Practice skills using an interactive Action Maze

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 10-20 minutes for this module to be completed.

The Graceful Transition

Included in Module
Individuals examine the two parts of graceful transitions and practice by creating their own.

Objectives
- Gain understanding of graceful transitions
- Create your own graceful transitions

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 10-20 minutes for this module to be completed.

Develop Your Dream Business

Included in Module
This module is designed to enable individuals to relate to the issues and environment of a business owner projecting themselves into a business.

Objectives
- Create your own "dream business"
- Examine relevant questions and cash flow cycle of your business

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 5-15 minutes for this module to be completed.

Big Picture Conversations

Included in Module
In this module, individuals relate to the flow of a big picture conversation, including graceful transitions, closing the conversation, and next steps.

Objectives
- Plan and practice Big Picture Conversations
- Create closing statements

Audience
Personnel who have contact with small business owners

trc interactive

Length of Course
Takes about 10-20 minutes for this module to be completed.

Where Do You Go From Here?

Included in Module
This module summarizes what individuals have learned throughout the course and allows them to compare their current comfort level when dealing with business owners to their initial responses.

Objectives
- Review key learning points
- Reevaluate comfort level when dealing with business owners
- Establish plans to initiate action with business owners going forward

Audience
Personnel who have contact with small business owners

Length of Course
Takes about 5-15 minutes for this module to be completed.

trc interactive

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.

trc interactive

ℂA Custom Advantage

Included in Product

Custom Advantage provides you the ability to have TRC Interactive create custom courses uniquely for your bank.

Click on this link for a sample demonstration of what we can create for you.

Audience

Everyone in the bank

Length of Course

Will vary depending upon the subject matter.

trc interactive

the **c**ustomer e**x**perience

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 bank's customer.

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 customers
- List four basic skills common to all successful sales people

Audience

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

Your Unique Customer

Included in Module

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

Objectives

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

Audience

Management and Supervision, Tellers and other personnel

Length of Course

Takes about 30 minutes for this course to be completed.

trc interactive

Adjusting Your Style

Included in Module

This module is designed to show the Customer Service Representative how to recognize customer styles and match them to the bank's products and services.

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

Audience

Management and Supervision, Tellers 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 the Customer Service Representative how to present himself/herself professionally, with enthusiasm, and with integrity.

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

Audience

Management and Supervision, Tellers 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 the Customer Service Representative how to build credibility and rapport and gain expertise.

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

Audience

Management and Supervision, Tellers 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 the Customer Service Representative how to control the outcome of the customer experience and what types of questions to ask.

Objectives
- Explain the importance of questioning skills in uncovering customer 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, Tellers 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 the Customer Service Representative 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, Tellers 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 the Customer Service Representative

how to make recommendations, the preliminary steps, determining what customers want, expressing benefits, and the power or recommending.

Objectives
- Understand the importance of summarizing and confirming a customer'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 customer needs, and the features, benefits, and underlying desires satisfied by a product or service

Audience
Management and Supervision, Tellers 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 customer 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 customer objection
- Choose an appropriate approach to a resolution of an objection from several acceptable techniques

Audience
Management and Supervision, Tellers 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 customer.

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

Audience
Management and Supervision, Tellers and other personnel

Length of Course
Takes about 30 minutes for this course to be completed.

trc interactive

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 reinforce what was covered in that quarter's challenges. First Line of Defense™ will be personalized to reflect your bank's fractional routing number and MICR number on all on-us checks. An ideal complement for TellerSolutionOnline®!

Audience
Tellers, Customer Service Representatives, and all bank personnel

Length of Course
Each quarter's challenges will take about
15-20 minutes per quarter.

trc interactive

FIRST LINE 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

trc interactive

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.

trc interactive

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 somone could create a fake identity
- Define what Personally Identifiable Information is (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

trc interactive

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 (customer 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, customer vs. non-customer
- 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 customers and non-customers
- 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.

Customer Service Module

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

Objectives
- Identify proper customer greetings
- Recognize features of professionalism
- Identify customer 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.

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 customer 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.

trc interactive

Identification Module

Included in Module
- Importance of identification
- Two forms of identification
- Acceptable identification – Samples of acceptable ID, matching picture to customer
- 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 bank

Length of Course
Takes about 20 - 25 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 taking applications and 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
- Customer 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, drive up window, bank by mail, ATM, safe deposit box

Objectives
- Recognize the types of customers 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 banks 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 banks to take precautions to prevent bank 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 – Customer 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 customer financial information
- Explain the law and regulation designed to help assure that banks 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 bank 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 Customers Module

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

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

Length of Course
Takes about 30 - 40 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.

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 identification
- 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
- Bank as a Business – sources of income, types of expenses
- Provided to Customer – explanation of types of products
- Customer Service

Objectives
- Identify the elements of quality service and good customer relations
- Identify the organizational methods of the banking industry
- Identify the elements of how a bank makes a profit

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

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:

Address: P.O. Box 6685,
4200 Crums Mill Road
Harrisburg, PA 17112-0685

Phone: 800.222.9909
717.652.3100

Fax: 717.652.8281

Website: www.trcinteractive.com

Email: eagertohelp@trcinteractive.com

trc interactive