



**Title** **Diversity and Inclusion** *(released 3/27/17)*  
**IDs** 30600B, 30600C, 30600M, 30600N  
**Description** Intended for all employees, this interactive course addresses the importance of diversity and inclusion in preventing bullying and harassment in the workplace and identifies the responsibilities of employees in helping to promote diversity and inclusion and address inappropriate behavior. This engaging learning experience features high-impact audio and video and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20203 - Diversity: Valuing Differences*

**Title** **Enterprise Risk Management** *(released 3/5/17)*  
**IDs** 30200B, 30200C, 30200M  
**Description** Intended for middle management, this interactive course provides an overview of Enterprise Risk Management (ERM), including the ERM framework. This engaging learning experience features high-impact audio (optional) and interactive learning activities. Estimated duration: 30 minutes  
**Equivalent** N/A - this is a new topic

**Title** **Regulation CC: Essentials** *(released 2/28/17)*  
**IDs** 30301B, 30301C  
**Description** This interactive course provides learners with a high-level understanding of the Expedited Funds Availability Act and Regulation CC, including which types of transactions qualify as next-day and second-day availability and the exception holds that can be placed on deposits. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20019 – Reg CC: An Overview*

**Title** **Cybersecurity: Securing Mobile Devices** *(released 2/28/17)*  
**IDs** 30306B, 30306C, 30306M, 30306N  
**Description** This interactive course, intended for all employees, provides learners with an overview of mobile device threats and how they can protect personal and company information. This engaging learning experience features high-impact audio (optional) and video. Estimated duration: 10 minutes  
**Equivalent** N/A - this is a new topic



**Title** **BSA and AML: Essentials** *(released 12/8/16)*  
**IDs** 30502B, 30502C, 30502M, 30502N, 30502NLEN  
**Description** This interactive course, appropriate for employees needing an overview of the BSA, introduces the concept of money laundering and details how BSA regulations and requirements work to deter it. Currency Transaction Reporting (CTR), Suspicious Activity Reporting (SAR), the basic elements of a Customer Identification Program (CIP), as well as rules for negotiable instruments and wire transfers are all covered in this high-level look at the BSA and AML. This engaging learning experience features high-impact audio (optional) and video; interactive learning activities; and role-specific, scenario-based challenges. Estimated duration: 60 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20230 – *BSA/AML – The Basics*

**Title** **BSA and AML: Comprehensive** *(released 12/7/16)*  
**IDs** 30501B, 30501C, 30501M, 30501N, 30501NLEN  
**Description** This course, recommended for BSA Officers and analysts, provides an in-depth look at BSA compliance, including the four pillars of a BSA program, Suspicious Activity Reporting, Customer Identification Programs, and Currency Transactions Reporting. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 60 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20206 – *BSA and AML: An In-Depth Look*

**Title** **OFAC: Addressing Risks and Red Flags** *(released 12/5/16)*  
**IDs** 30003B, 30003C, 30003M, 30003N  
**Description** OFAC: Addressing Risks and Red Flags" provides new and experienced financial institution personnel a comprehensive and efficient overview of Office of Foreign Assets Control requirements, risks, transaction procedures, and compliance considerations. This engaging learning experience features: high-impact audio (optional), targeted video, interactive learning activities; and role-specific scenario-based challenges. Estimated duration: 40 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20031 – *Understanding OFAC*

**Title** **Preventing Elder Financial Abuse** *(released 12/5/16)*  
**IDs** 30100B, 30100C  
**Description** This interactive course, intended for all employees, provides an overview of common elder abuse scams that occur at financial institutions and addresses what red flags to look for, as well as how to effectively handle a situation in which an elderly customer is being victimized. This engaging



**Equivalent** learning experience features optional, high-impact audio; targeted video; and scenario-based challenges. Estimated duration: 30 minutes  
This represents a suitable replacement for legacy course  
20208 – *Elder Financial Abuse: Detection and Prevention*

**Title** **Managing Consumer Complaints** *(released 12/2/16)*  
**IDs** 30303B, 30303C, 30303M, 30303N  
**Description** Intended for senior management, board of directors, and compliance officers, this course provides best practices for implementing an effective complaint management policy and addresses the importance of trending and analyzing complaints to mitigate regulatory violations. This engaging learning experience features: high-impact audio (optional), interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** N/A

**Title** **HMDA: Enhanced Reporting Requirements** *(released 12/2/16)*  
**IDs** 30407B, 30407C, 30407M, 30407N  
**Description** Designed for compliance officers, mortgage lenders, and fair lending officers, this interactive course covers the HMDA rule changes. These changes, which were required by the Dodd-Frank Act, affect the types of financial institutions subject to the regulation, the types of data institutions must collect and report, and the process for reporting and disclosing HMDA data. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** N/A; this addresses forthcoming new HMDA data collection and reporting requirements

**Title** **TILA-RESPA Integrated Disclosures** *(released 12/1/16)*  
**IDs** 31470B, 31470C, 31470M, 31470N  
**Description** This interactive course, intended for individuals responsible for ensuring the compliant use of the Loan Estimate and Closing Disclosure, highlights key aspects of the disclosures, their timing requirements, and the processes that need attention to successfully implement and maintain compliance. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, scenario-based challenges, as well as a Fast Track option for experienced learners.  
**Equivalent** This represents a suitable replacement for legacy course  
20510 – *Introduction to the Integrated Disclosure Rule*



**Title** **Telephone Consumer Protection Act (TCPA)** *(released 12/1/16)*  
**IDs** 30308B, 30308C, 30308M, 30308N  
**Description** This interactive course provides compliance and marketing personnel with an overview of TCPA, which restricts telemarketing calls and the use of automatic telephone dialing systems and artificial or pre-recorded messages and text messages. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.  
**Equivalent** N/A - this is a new topic

**Title** **Cybersecurity: Phishing & Social Engineering** *(released 11/29/16)*  
**IDs** 30305B, 30305C, 30305M, 30305N  
**Description** This interactive course, intended for all employees, provides an overview of common social engineering tactics, including phishing email scams, and highlights best practices for combatting these attacks and protecting sensitive information. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes  
**Equivalents** This represents a suitable replacement for legacy courses  
20363 - *Social Engineering Essentials for Financial Institutions*  
20366 - *Defense Against Social Engineering: Phishing*

**Title** **Cybersecurity: Social Media Security** *(released 11/29/16)*  
**IDs** 30307B, 30307C, 30307M, 30307N  
**Description** This interactive course, intended for all employees, provides an overview of the unique threats presented by social media sites for both users and financial institutions and identifies best practices for protecting sensitive and personal information. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes  
**Equivalent** This represents a suitable replacement for legacy course  
20364 - *Social Media Security for Financial Institutions*

**Title** **Cybersecurity: Computer Security Basics** *(released 11/28/16)*  
**IDs** 30304B, 30304C, 30304M, 30304N  
**Description** This interactive course, intended for all employees, provides an overview of common computer threats, like malware, and identifies basic security precautions that can be taken to combat these risks, including how to protect computers and choose strong passwords. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes.  
**Equivalent** N/A - this is a new topic



## CURRICULUM: FRONTLINE SALES AND SERVICE

Concise, interactive, task-specific courses for frontline sales and service professionals, such as tellers, bankers, universal associates, member service representatives, etc.

**Title** **Frontline: Opening Business Accounts** *(released 3/27/17)*  
**IDs** 31103B, 31103C, 31103N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the different types of business accounts and the requirements for opening each type of account, including how to identify high-risk business accounts. Regulations addressed in this course include Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) and the Unlawful Internet Gambling Enforcement Act (UIGEA). Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Daily Balancing** *(released 3/27/17)*  
**IDs** 31114B, 31114C, 31114N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the basic balancing formula, common types of errors that result in differences, and best practices for preventing errors. Estimated duration: 25 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20313 – Balancing Daily Transactions*

**Title** **Frontline: Regulation CC and Funds Availability** *(released 3/27/17)*  
**IDs** 31137B, 31137C, 31137N  
**Description** This interactive course, intended for frontline personnel, provides an overview of the Expedited Funds Availability Act and Regulation CC, including which types of transactions qualify as next-day and second-day availability and the exception holds that can be placed on deposits. The course also addresses the Check Clearing for the 21st Century Act (Check 21) and its impact on check processing and presentment. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course *20019 – Reg CC: An Overview*

**Title** **Frontline: Marketing and Social Media** *(released 3/20/17)*  
**IDs** 31130B, 31130C, 31130N  
**Description** Intended for frontline personnel, this interactive course identifies what actions and practices are unfair, deceptive, or abusive in marketing and what triggering terms in advertising require additional explanations and disclosures. This course also addresses the rules an institution must adhere to when making phone and email solicitations, as well as best practices for employees when using social media. Regulations covered in



this course include UDAAP, Regulation DD, Regulation Z, TCPA, and CAN-SPAM Act. Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: ACH, Wire, and Remittance Transfers** *(released 3/14/17)*

**IDs** 31124B, 31124C, 31124N

**Description** Intended for frontline personnel, this interactive course identifies the differences between ACH, wire, and remittance transfers; the most common use(s) for each kind of transfer; and the required information and disclosures for each kind of transfer. In addition, learners will recognize how to identify suspicious transfer activity. Regulations addressed in the course include NACHA Rules, Regulation J, Regulation E, and BSA/USA Patriot Act. Estimated duration: 20 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Identity Theft and Elder Abuse** *(released 3/14/17)*

**IDs** 31131B, 31131C, 31131N

**Description** This interactive course, intended for frontline personnel, identifies red flags for identity theft and elder abuse as well as best practices for responding to suspicious activity. Regulations addressed in this course include BSA, the USA PATRIOT Act, the FCRA, and FACTA. Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: BSA and AML** *(released 3/14/17)*

**IDs** 31136B, 31136C, 31136N

**Description** Intended for frontline personnel, this interactive course provides an overview of the Bank Secrecy Act (BSA) and its requirements, including how a Customer Identification Program (CIP) assists in preventing money laundering and terrorist financing and when to complete a Currency Transaction Report (CTR). Estimated duration: 20 minutes

**Equivalent** This represents a suitable replacement for legacy course 20204TEL – BSA: Transaction Procedures for Tellers

**Title** **Frontline: Ethics and the Bank Bribery Act** *(released 3/14/17)*

**IDs** 31138B, 31138C, 31138N

**Description** Intended for frontline personnel, this interactive course addresses the role of employees in conducting business in an ethical manner, what rules to follow to behave ethically, and how to recognize unethical behavior and handle fraud-related ethical violations. Regulations addressed in this course include the Bank Bribery Act and Safeguard Rule. Estimated duration: 25 minutes

**Equivalent** This represents a suitable replacement for legacy course 20202TEL – Ethics: Policy and Personal Judgment for Tellers



**Title** **Frontline: Matching Products and Explaining Terms** *(released 3/4/17)*  
**IDs** 31101B, 31101C, 31101N  
**Description** Intended for frontline personnel, this interactive course provides learners with an overview of how to differentiate deposit products by type, features, and requirements; ensure terms advertised are the terms provided; and clarify key terminology regarding deposit products, including specific terms, fees, and disclosures. Regulations covered in this course include Regulation D, Regulation DD, and UDAAP. Estimated duration: 25 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Fair Lending Considerations** *(released 3/4/17)*  
**IDs** 31132B, 31132C, 31132N  
**Description** Intended for frontline personnel, this course identifies the various fair lending risk factors, defines what constitutes a prohibited basis, and describes the different types of discrimination. In addition, learners will recognize how to engage fairly with each and every consumer. This engaging learning experience features scenario-based challenges and interactive learning activities. Estimated duration: 30 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20072 – Fair Lending: Basic Topics and Terms

**Title** **Frontline: Identifying Information** *(released 3/4/17)*  
**IDs** 31104B, 31104C, 31104N  
**Description** Intended for frontline personnel, this interactive course addresses the importance of verifying customer identity when opening deposit accounts, including what appropriate identification is needed and how to identify suspicious activity. Regulations addressed in the course include the BSA/USA Patriot Act and the FCRA/FACTA. Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses.

**Title** **Frontline: Providing Disclosures** *(released 3/4/17)*  
**IDs** 31102B, 31102C, 31102N  
**Description** This interactive course, intended for frontline personnel, identifies the different disclosures that need to be provided to consumers and their purposes. Regulations addressed in this course include Regulation E, Regulation DD, Regulation CC, Regulation P, and the FCRA. Estimated duration: 15 minutes  
**Equivalent** This course covers information contained in multiple legacy courses



**Title** **Frontline: Robbery and Security** *(released 12/25/16)*  
**IDs** 31133B, 31133C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides learners with the best practices to follow to prepare for and respond to a robbery. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20110 – *Robbery Training – An Overview*

**Title** **Frontline: Sales and Cross-Selling** *(released 12/25/16)*  
**IDs** 31134B, 31134C  
**Description** Intended for frontline personnel, this course provides an introduction to the concept of cross-selling, including commonly cross-sold products and services and cross-selling best practices. This engaging learning experience features interactive learning activities and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalents** This represents a suitable replacement for the legacy courses 20043 – *Tellers: Cross-Selling: A Customer Service Skill*  
20111 – *Cross-Selling: Successful Customer Relations*  
20315 – *Building a Foundation for Successful Sales*

**Title** **Frontline: Customer Service and Support** *(released 12/25/16)*  
**IDs** 31135B, 31135C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of customer service best practices, including how to communicate effectively, provide support, and handle consumer complaints. This engaging learning experience features high-impact audio, scenario-based challenges, and interactive learning activities. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for the legacy course 20051 – *Key Essentials of Customer Service*

**Title** **Frontline: Money Handling** *(released 12/25/16)*  
**IDs** 31112B, 31112C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of money handling, including the different forms of coins and currency and their features, how to detect counterfeit or altered bills, and what to do when presented with fraudulent currency. In addition, this course identifies best practices for learners to set up, maintain, and balance their cash drawers. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for the legacy course 20016 – *Teller Success: Money Handling*





**Title** **Frontline: Negotiable Instruments** *(released 12/25/16)*  
**IDs** 31113B, 31113C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the different types of negotiable instruments and how they must be validated prior to processing. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20017 – *Teller Success: Negotiable Instruments*

**Title** **Frontline: Privacy Considerations** *(released 12/24/16)*  
**IDs** 31120B, 31120C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of the requirements set forth by Regulation P, which regulates how financial institutions provide notice to consumers about their privacy policies and practices around sharing nonpublic personal information with nonaffiliated third parties. Estimated duration: 20 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20033FRNT/20033FRNTNO – *Privacy for the Frontline*

**Title** **Frontline: Check Fraud Prevention** *(released 12/24/16)*  
**IDs** 31121B, 31121C, 31120N  
**Description** Intended for frontline personnel, this course provides an overview of common check fraud schemes, methods of prevention, and the behaviors that employees should carry out to protect both themselves and their institution. This engaging learning experience features high-impact video and interactive learning activities. Estimated duration: 30 minutes  
**Equivalent** This represents a suitable replacement for legacy course 20310 – *Check Fraud Prevention*

**Title** **Frontline: Statements, Terms, and Interest** *(released 12/24/16)*  
**IDs** 31122B, 31122C, 31120N  
**Description** Intended for frontline personnel, this course provides an overview of the account information is listed on periodic statements, how the institution informs consumers regarding changes in terms, and how interest on accounts is determined and paid. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Frontline: Overdrafts and Electronic Fund Considerations** *(released 12/24/16)*  
**IDs** 31123B, 31123C, 31120N  
**Description** Intended for frontline personnel, this interactive course provides an overview of overdrafts and electronic fund transfers (EFTs), including



types of EFTs, the disclosures and documentation that must be provided to consumers for EFT services, the steps an institution must take before assessing an overdraft fee, as well as the error resolution process. This course also addresses rules for payroll cards and gift cards. Estimated duration: 20 minutes

**Equivalent**

This represents a suitable replacement for legacy course  
*20336 – Reg E: EFT and Overdraft Compliance*

Several additional new courses comprising the new Frontline Sales and Service curriculum are forthcoming.



## **CURRICULUM: MORTGAGE LOAN ORIGINATION**

Concise, interactive, task-specific courses for residential mortgage loan origination professionals, such as Mortgage Loan Originators, Processors, Underwriters and Closing Agents.

**Title** [Mortgage Underwriting: Examining Capacity and Capital](#)  
*(released 3/20/17)*

**IDs** 31432B, 31432C, 31432M, 31432N

**Description** Intended for mortgage loan underwriters, this interactive course identifies how to determine when Ability-To-Repay (ATR) applies and how to calculate it using proper documentation, as well as how to underwrite to the requirements of qualified mortgages and utilize Appendix Q of Regulation Z to calculate the Debt-To-Income (DTI) ratio. In addition, learners will discern how to avoid discrimination while evaluating applications. Regulations covered in this course include Regulation Z (Appendix Q); Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); and Equal Credit Opportunity Act (ECOA). This engaging learning experience features high-impact audio (optional), video, and scenario-based challenges. Estimated duration: 20 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** [Mortgage Underwriting: Examining Character](#) *(released 3/20/17)*

**IDs** 31433B, 31433C, 31433M, 31433N

**Description** Intended for mortgage loan underwriters, this interactive course provides a comprehensive overview of how to evaluate high-risk borrowers and insiders for lending and avoid discrimination and fair lending violations while evaluating loan applications. Regulations addressed in this course include BSA/USA PATRIOT Act; Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); Regulation B/Equal Credit Opportunity Act (ECOA); Home Mortgage Disclosure Act (HMDA); Regulation O. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 25 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** [Mortgage Closing: Explaining Fees and Disclosures](#) *(released 3/20/17)*

**IDs** 31460B, 31460C, 31460M, 31460N

**Description** Intended for mortgage loan closing personnel, this interactive course identifies how to avoid fair lending violations in closing, recognize prohibitions in Reg Z, discern situations in which the right of rescission applies, and ensure applicants have adequate flood insurance at the time of closing. Regulations addressed in this course include Regulation B/Equal Credit Opportunity Act (ECOA); Regulation Z/Truth in Lending Act; Federal



Housing Administration (FHA); Flood Disaster Protection Act (FDPA); Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 30 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Closing: BSA and Suspicious Activity** *(released 3/6/17)*

**IDs** 31461B, 31461C, 31461M, 31461N

**Description** Intended for mortgage loan closing personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes

**Equivalent** This represents a suitable replacement for the legacy course 20204LEN – BSA: Responsibilities for Lenders

**Title** **Mortgage Underwriting: Examining Collateral** *(released 3/6/17)*

**IDs** 31411B, 31411C, 31411M, 31411N

**Description** This interactive course, intended for mortgage loan underwriters, identifies how to review mortgage loan appraisals, including complying with fair lending guidelines, and how to determine if and when mortgage insurance is required. Regulations addressed in this course include the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA); Homeowners Protection Act (HPA); and Equal Credit Opportunity Act (ECOA)/Regulation B. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Processing: Ordering Reports** *(released 3/6/17)*

**IDs** 31431B, 31431C, 31431M, 31431N

**Description** This interactive course, intended for mortgage lending processors, identifies how to recognize permissible purpose in pulling a credit report and what guidelines must be followed in providing appraisals. Learners will also find out how to determine whether a property is in a Special Flood Hazard Area and how to provide flood notification in a timely manner when appropriate. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA), Regulation B/Equal Credit Opportunity Act (ECOA), and Flood Disaster Protection Act (FDPA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 30 minutes

**Equivalent** This course covers information contained in multiple legacy courses



**Title** **Mortgage Origination: Security, Identity Theft, and Fraud**  
*(released 2/28/17)*

**IDs** 31481B, 31481C, 31481M, 31481N

**Description** This interactive course, intended all mortgage lending employees, provides learners with a comprehensive overview of how to comply with their institution's Bank Secrecy Act (BSA) guidelines and spot red flags for identity theft and fraud. Regulations covered in this course include the BSA and Gramm-Leach-Bliley Act (GLBA). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 20 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Processing: Providing Disclosures** *(released 2/13/17)*

**IDs** 31410B, 31410C, 31410M, 31410N

**Description** This interactive course, intended for mortgage lending professionals, provides a comprehensive overview of what information each disclosure contains and when they must be provided to applicants. Regulations addressed in this course include the Truth in Lending Act (TILA)/Regulation Z, Real Estate Settlement Procedures Act (RESPA), USA PATRIOT Act, Equal Credit Opportunity Act (ECOA)/Regulation B, Fair Credit Reporting Act (FCRA)/Regulation V, and Regulation P. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Processing: Verification and Documentation**  
*(released 2/13/17)*

**IDs** 31412B, 31412C, 31412M, 31412N

**Description** This interactive course, intended for mortgage lending professionals who process applications, addresses how to verify customer identifying information and what information must be gathered for underwriters to evaluate Ability-To-Repay and insurance coverage. Regulations covered in this course include the Real Estate Settlement Procedures Act (RESPA); Regulation Z/Truth in Lending Act (TILA); Bank Secrecy Act (BSA)/USA PATRIOT Act; Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes

**Equivalent** This course covers information contained in multiple legacy courses



**Title** **Mortgage Underwriting: BSA and Suspicious Activity** *(released 2/13/17)*  
**IDs** 31434B, 31434C, 31434M, 31434N  
**Description** Intended for mortgage loan closing personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes  
**Equivalent** This represents a suitable replacement for legacy course: 20204LEN – BSA: Responsibilities for Lenders

**Title** **Mortgage Origination: Marketing** *(released 2/3/17)*  
**IDs** 31400B, 31400C, 31400M, 31400N  
**Description** In this interactive course, mortgage lending personnel who promote and originate residential mortgage loan products will learn to identify and avoid discrimination in advertising, comply with kickback rules and regulations, and recognize various rules and regulations around marketing, including fair lending guidelines, UDAAP, Regulation Z, SAFE Act, TCPA, CAN-SPAM Act, and RESPA requirements. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Origination: Completing the Application** *(released 2/3/17)*  
**IDs** 31403B, 31403C, 31403M, 31403N  
**Description** Intended for mortgage lending professionals, this interactive course will identify common pitfalls in the process of completing a mortgage loan application with a potential borrower, focusing on what represents an application and the rules around government monitoring information. Regulations addressed in this course include Regulation B, the Home Mortgage Disclosure Act (HMDA), and the Real Estate Settlement Procedures Act (RESPA). This engaging learning experience features: high-impact audio (optional), video, and scenario-based challenges. Estimated duration: 20 minutes  
**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Origination: Collecting Information and Documentation** *(released 2/3/17)*  
**IDs** 31404B, 31404C, 31404M, 31404N  
**Description** In this interactive course, front-office mortgage lending personnel will learn how to collect the applicant's identifying information and documentation, in accordance with the Customer Identification Program (CIP) and Fair Lending guidelines. Regulations addressed in this course include Regulation Z (TILA), Regulation B (ECOA), the Bank Secrecy Act (BSA), and the USA PATRIOT Act. This engaging learning experience



features: high-impact audio (optional) and scenario-based challenges.  
Estimated duration: 15 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Origination: Matching Products** *(released 1/26/17)*

**IDs** 31401B, 31401C, 31401M, 31401N

**Description** In this interactive course, mortgage lending professionals will learn the process of matching a borrower with the best type of mortgage loan for that borrower, as well as how to comply with regulations around steering, fees, and negative amortization counseling, including Regulation B, Regulation Z, and UDAAP (Unfair, Deceptive, or Abusive Acts and Practices). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 25 minutes

**Equivalent** This course covers information contained in multiple legacy courses

**Title** **Mortgage Origination: Pulling Credit Reports** *(released 1/26/17)*

**IDs** 31402B, 31402C, 31402M, 31402N

**Description** In this interactive course, mortgage lending professionals will learn to identify a permissible purpose for a credit report, recognize types of fraud alerts and why they occur, and detect red flags for identity theft. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transaction Act (FACTA). This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes

**Equivalent** This represents a suitable replacement for legacy courses:

20055 – FCRA: An Overview

20056 – FCRA: Credit Reporting Regulations

20116 – The FACT Act: Rules and Implications

**Title** **Mortgage Origination: The Loan Estimate** *(released 1/7/2017)*

**IDs** 31405B, 31405C, 31405M, 31405N

**Description** This interactive course, intended for individuals responsible for discussing and/or completing Loan Estimate forms, provides an overview of the Loan Estimate, its key fields and timing requirements, and its impact on the Closing Disclosure. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20-30 minutes

**Equivalent** This represents a suitable replacement for the Loan Estimate component of legacy course

20510 – *Introduction to the Integrated Disclosure Rule*



<b>Title</b>	<b>Mortgage Closing: The Closing Disclosure</b> <i>(released 1/7/2017)</i>
<b>IDs</b>	31462B, 31462C, 31462M, 31462N
<b>Description</b>	This interactive course, intended for individuals responsible for discussing and/or completing Closing Disclosure forms, provides an overview of the Closing Disclosure, its key fields and timing requirements, and its relation to the Loan Estimate. This engaging learning experience features: high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20-30 minutes
<b>Equivalent</b>	This represents a suitable replacement for the Closing Disclosure component of legacy course 20510 – <i>Introduction to the Integrated Disclosure Rule</i>

Several additional new courses comprising the new Mortgage Loan Origination curriculum are forthcoming.