



Newly Released Courses

Title **Eliminating Retaliation in the Workplace** *(released 12/29/17)*
IDs 30608B, 30608C, 30608M, 30608N
Description Intended for supervisors and Human Resources personnel, this interactive course provides an overview of what retaliation is and how it is prohibited in the workplace, as well as best practices for employers in preventing and defending against claims of retaliation. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes
Equivalent N/A - this is a new topic

Title **Harassment for Supervisors** *(released 12/29/17)*
IDs 30602B, 30602C, 30602M, 30602N
Description This interactive, intended for supervisors and Human Resources managers, provides learners with an understanding of their legal obligations and responsibilities in addressing and eliminating harassment in the workplace. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course 20115 – *Sexual Harassment: Definition and Prevention*

Title **Equal Employment Opportunity (EEO)** *(released 12/29/17)*
IDs 30603B, 30603C, 30603M, 30603N
Description This course is intended for supervisors, managers, and Human Resources personnel to provide an understanding of Equal Employment Opportunity (EEO) laws and how EEO protections apply in the workplace, including the hiring process.
Equivalent N/A - this is a new topic

Title **Race, LGBTQ, Religion, and Other Protected Characteristics** *(released 12/29/17)*
IDs 30601B, 30601C, 30601M, 30601N
Description Intended for all employees, this interactive course provides an understanding of the types of employment discrimination prohibited by Title VII, the Age Discrimination Employment Act (ADEA), the Americans with Disabilities Act (ADA), and other laws. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course 20203 – *Diversity: Valuing Differences*



Title **Reg D: Complying with Reserve Requirements** *(released 12/22/17)*
IDs 30321B, 30321C
Description This interactive course covers the purpose of Reg D, identifies “covered accounts”, and outlines responsibilities of financial institutions’ internal audit and compliance functions to ensure compliance with the regulation. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course *20114 – Reg D: Reserve Requirements*

Title **Right to Financial Privacy Act (RFPA)** *(released 12/19/17)*
IDs 30311B, 30311C, 30311M, 30311N
Description This course, intended for all employees, summarizes the requirements set forth by the Right to Financial Privacy Act (RFPA), including the specific procedures that government authorities must follow when requesting private customer information from financial institutions, as well as the duties of financial institutions in providing this information. This engaging learning experience features audio and video. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course *20034 – Right to Financial Privacy Act*

Title **Flood Disaster Protection Act (FDPA) Compliance** *(released 12/19/17)*
IDs 30410B, 30410C, 30410M, 30410N
Description Intended for lending staff, this interactive course provides an overview of the Flood Disaster Protection Act. The course covers the purpose of the FDPA and compliance considerations, as well as special situations, fees, and violations. This engaging learning experience features high-impact audio (optional), targeted video, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent This represents a suitable replacement for the 20011-series legacy Courses.

Title **Workplace Violence** *(released 12/19/17)*
IDs 30612B, 30612C, 30612M, 30612N
Description Intended for all employees, this interactive course provides learners with an overview of how to identify signs of potential violence in the workplace, what steps can be taken by the institution to prevent and prepare for it, and how to appropriately respond in an emergency situation. This engaging learning experience features high-impact audio, targeted video, and scenario-based challenges. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course *20112 – Workplace Violence: Warning Signs and Prevention*



Title **Volcker Rule Basics** *(released 12/19/17)*
IDs 30202B, 30202C
Description Intended for compliance personnel, this interactive course provides a high-level introduction to the Volcker Rule, including tips and best practices for establishing a compliance program. This engaging learning experience features audio (optional) and video, as well as scenario-based challenges. Estimated duration: 30 minutes
Equivalent N/A - this is a new topic

Title **CIP Procedures and Protections** *(released 12/15/17)*
IDs 30323B, 30323C, 30323M, 30323N
Description This interactive course provides an overview of Customer Identification Program (CIP) requirements for all personnel. The course examines proper customer identification procedures, the minimum information that must be obtained, the steps necessary for verifying information, and what to do when information cannot be verified. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges. Estimated duration: 15 minutes
Equivalent This represents a suitable replacement for legacy course *20107 – CIP: Identity Verification and Compliance*

Title **Conducting a Harassment Investigation** *(released 12/15/17)*
IDs 30611B, 30611C, 30611M, 30611N
Description Intended for managers and human resources officers, this interactive course provides best practices for conducting a harassment investigation, including interviewing witnesses, preparing documentation, and mitigating retaliation risk. Estimated duration: 20 minutes
Equivalent N/A - this is a new topic

Title **Reg D: Understanding Reserve Requirements** *(released 12/15/17)*
IDs 30322B, 30322C
Description This interactive course covers the purpose of Reg D, identifies “covered accounts”, and outlines the regulation’s impact on an institution’s consumers. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges. Estimated duration: 30 minutes
Equivalent This represents a suitable replacement for legacy course *20114 – Reg D: Reserve Requirements*

Title **HIPAA: Compliance Essentials** *(released 12/15/17)*
IDs 30312B, 30312C, 30312M, 30312N
Description Intended for compliance officers and those who need an understanding of the HIPAA and HITECH Acts, this interactive course provides an overview



of HIPAA-HITECH requirements for financial institutions, including how to determine whether the institution is a covered entity or business associate, how to ensure compliance, and what the consequences are for non-compliance. Estimated duration: 30 minutes

Equivalent

This represents a suitable replacement for legacy course
20604 – HIPAA for Financial Institutions

Title

Sexual Harassment: Supervisor Responsibilities *(released 12/12/17)*

IDs

30610B, 30610C, 30610M, 30610N

Description

This interactive course, intended for supervisors and managers, provides a comprehensive overview of what constitutes sexual harassment in the workplace, how the legal obligations of supervisors differ from those of other employees in addressing and reporting harassment, and what the role of supervisors is in the investigation process. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 30 minutes

Equivalent

N/A - this is a new topic

Title

Sexual Harassment: Prevention and Response *(released 12/12/17)*

IDs

30609B, 30609C, 30609M, 30609N

Description

This interactive course, intended for all employees, provides a comprehensive overview of what constitutes sexual harassment in the workplace and what employees should do to prevent and respond to incidents of harassment. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 20 minutes

Equivalent

N/A - this is a new topic

Title

The Americans with Disabilities Act (ADA): Essentials

(released 12/12/17)

IDs

30607B, 30607C, 30607M, 30607N

Description

Intended for all employees, this interactive course provides a high-level overview of Title I of the Americans with Disabilities Act (ADA), which prohibits employers from discriminating against applicants and employees with disabilities. This engaging learning experience features audio and scenario-based challenges. Estimated duration: 20 minutes

Equivalent

This represents a suitable replacement for multiple legacy courses

Title

The Americans with Disabilities Act (ADA): Comprehensive

(released 12/12/17)

IDs

30606B, 30606C, 30606M, 30606N

Description

Intended for supervisors, managers, and Human Resources personnel, this interactive course provides an in-depth overview of Title 1 of the



Americans with Disabilities Act (ADA), which prohibits employers from discriminating against individuals with disabilities and requires employers to provide reasonable accommodations for applicants and employees with disabilities. This engaging learning experience features audio and scenario-based challenges. Estimated duration: 45 minutes

Equivalent

This represents a suitable replacement for multiple legacy courses

Title

Regulation CC: Comprehensive *(released 6/30/17)*

IDs

30302B, 30302C

Description

This interactive course is intended for personnel, including frontline and back office employees, who require a more in-depth understanding of the Expedited Funds Availability Act and Regulation CC, as well as the Check Clearing for the 21st Century Act (Check 21) and its impact on check processing and presentment. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, scenario-based challenges, and a Fast Track option for experienced learners. Estimated duration: 15-30 minutes

Equivalent

This represents a suitable replacement for multiple legacy courses

Title

Regulation B: Comprehensive *(released 6/30/17)*

IDs

30401B, 30401C, 30401M, 30401N

Description

Intended for lending staff and employees requiring an in-depth knowledge of Regulation B, this interactive course covers how Reg B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a detailed discussion of Reg B's nine prohibited bases. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges. Estimated duration: 45 minutes

Equivalent

This represents a suitable replacement for multiple legacy courses

Title

Regulation B: Essentials *(released 6/30/17)*

IDs

30402B, 30402C, 30402M, 30402N

Description

Intended for employees requiring a basic knowledge of Regulation B, this interactive course covers how Reg B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a detailed discussion of Reg B's nine prohibited bases. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges. Estimated duration: 15 minutes

Equivalent

This represents a suitable replacement for legacy course
20026 – Reg B: An Overview



Title **Regulation E: The Remittance Rule** *(released 6/30/17)*
IDs 30320B, 30320C, 30320M, 30320N
Description Intended primarily for back office employees, this interactive course provides an overview of Regulation E, Subpart B, more commonly known as The Remittance Rule. This engaging learning experience features high-impact audio, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent This represents a suitable replacement for legacy course
20377 – Reg E: The Remittance Rule

Title **Regulation E: Handling Errors and Complaints** *(released 6/24/17)*
IDs 30319B, 30319C, 30319M, 30319N
Description Intended for back office employees, this interactive course provides an overview of Regulation E requirements for EFT errors, including reporting and investigation timelines and procedures. This engaging learning experience features high-impact audio, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent This represents a suitable replacement for legacy course
20014 – Reg E: Handling Errors and Complaints

Title **Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance** *(released 6/24/17)*
IDs 30318B, 30318C, 30318M, 30318N
Description Intended for back office employees, this interactive course provides an overview of Reg E requirements related to electronic fund transfers (EFTs), disclosures, overdraft services, and payroll and gift cards. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges. Estimated duration: 45 minutes
Equivalent This represents a suitable replacement for legacy course(s)
20013 – Reg E: Key Disclosures and Liability
20336 – Reg E: EFT and Overdraft Protection

Title **E-SIGN Act: Benefits and Risks** *(released 6/24/17)*
IDs 30316B, 30316C, 30316M, 30316N
Description This interactive course provides an overview of E-SIGN Act requirements for legal, IT, information security, and compliance personnel. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent N/A - this is a new topic



Title **Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)**
(released 5/30/17)

IDs 30310B, 30310C, 30310M, 30310N

Description This interactive course, intended for all financial institution employees, provides a basic overview of the privacy requirements set forth by the Gramm-Leach-Bliley Act (GLBA) and identifies the rules for sharing consumers' and customers' nonpublic personal information with nonaffiliated third parties. This engaging learning experience features audio, video, and scenario-based challenges. Estimated duration: 30 minutes

Equivalent This represents a suitable replacement for legacy course
20033BAS – Privacy Compliance Basics

Title **Servicemember Series:**
Servicemembers Civil Relief Act (SCRA) Protections *(released 5/30/17)*

IDs 30408B, 30408C, 30408M, 30408N

Description Developed for all employees, this interactive course covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty, and protections for foreclosures, liens, and certain legal proceedings. 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 course
20084 – Servicemember Issues

Title **Servicemember Series:**
A Military Lending Act (MLA) Guide *(released 5/30/17)*

IDs 30409B, 30409C, 30409M, 30409N

Description Developed for all employees, this interactive course covers the Military Lending Act (MLA), which protects servicemembers from predatory lending. This engaging learning experience features interactive learning activities, and scenario-based challenges. Estimated duration: 15 minutes

Equivalent This represents a suitable replacement for legacy course
Sections of 20084 – Servicemember Issues

Title **Fair Lending: Essentials** *(released 5/30/17)*

IDs 30403B, 30403C, 30403M, 30403N

Description Intended for those who need a high-level understanding of the application of fair lending, including frontline employees, management, and board of directors, this interactive course identifies how to recognize different types of discrimination and properly handle prohibited bases, and addresses the various risk impacts of fair lending violations. Regulations covered in this



course include the Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Home Mortgage Disclosure Act (HMDA), and Community Reinvestment Act (CRA). This engaging learning experience features audio, video, scenario-based challenges, and a fast track option for experienced learners. Estimated duration: 30 minutes

Equivalent

This represents a suitable replacement for legacy course
20072 – Fair Lending: Basic Topics and Terms

Title

Fair Lending: Comprehensive *(released 5/5/17)*

IDs

30404B, 30404C, 30404M, 30404N

Description

This interactive course, intended for lending, lending management, management, senior management, legal, and compliance personnel, addresses how implementing a fair lending program improves compliance, policies, and procedures that are involved in a fair lending performance review; the components of a fair lending monitoring system; and the reputational risk impact of a fair lending violation. This engaging learning experience features high-impact audio and video, scenario-based challenges, and a fast track option for experienced learners. Estimated duration: 45 minutes

Equivalent

This represents a suitable replacement for legacy course
20073 – Fair Lending: Implementation, Monitoring and Review

Title

Community Reinvestment Act (CRA): Comprehensive *(released 5/5/17)*

IDs

30406B

Description

This highly interactive course reviews key Community Reinvestment Act requirements, including public file contents, data collection procedures, and CRA examinations for Small, Intermediate Small, and Large financial institutions. This engaging learning experience features high-impact audio and video, as well as scenario-based challenges. Estimated duration: 45 minutes

Equivalent

This represents a suitable replacement for legacy course
20045 – CRA: Public File Requirements

Title

Community Reinvestment Act (CRA): Essentials *(released 5/3/17)*

IDs

30405B

Description

This interactive course provides a high-level overview of key Community Reinvestment Act requirements, including public file contents and data collection procedures. The course features high-impact audio, engaging video, and scenario-based challenges. Estimated duration: 20 minutes

Equivalent

This represents a suitable replacement for legacy course
20044 – CRA: An Overview



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, as well as a Fast Track option for experienced learners. Estimated duration: 20-60 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, as well as a Fast Track option for experienced learners. Estimated duration: 20-60 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 learning experience features optional, high-impact audio; targeted video; and scenario-based challenges, as well as a Fast Track option for experienced learners. Estimated duration: 10-30 minutes

Equivalent

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. Estimated duration: 45-60 minutes

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. Estimated duration: 15 minutes
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: CONSUMER LENDING

Concise, interactive, task-specific courses for consumer lending professionals, such as consumer loan originators, underwriters, loan specialist, bankers, etc.

Title [Consumer Lending: Exploring Needs and Options](#)
(released 10/18/17)

IDs 31501B, 31501C, 31501M, 31501N

Description This interactive course, intended for consumer lending personnel, provides a high-level overview of the preapplication phase of consumer loans, including the steps of the sales/consulting cycle; required disclosures; and how to avoid discouraging, unfair, deceptive or abusive acts or practices when discussing a consumer loan. Regulations addressed in this course include Reg B, TILA, and FCRA/FACTA. Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title [Consumer Lending: Understanding the Application Process](#)
(released 10/18/17)

IDs 31502B, 31502C, 31502M, 31502N

Description Intended for consumer lending personnel, this interactive course provides an overview of the lending process, including how to answer consumer questions, what disclosures must be provided throughout the application timeline, and what common forms are needed for an application. This course also addresses the types of questions lenders can and cannot ask during the application process. Regulations covered in this course include Regulation B, Regulation Z, and ECOA. Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title [Consumer Lending: Private Education Loans](#)
(released 10/18/17)

IDs 31510B, 31510C, 31510M, 31510N

Description Intended for consumer lending personnel, this interactive course provides an overview of private education loans, including the unique requirements of private education loans, the risks associated with them, and the disclosures required at each stage of the loan process (Regulation Z). Estimated duration: 25 minutes

Equivalent This is a new course topic

Title [Consumer Lending: Home Equity Loans](#)
(released 10/18/17)

IDs 31511B, 31511C, 31511M, 31511N

Description Intended for consumer lending personnel, this interactive course provides an overview of home equity loans, including the differences between Home Equity Loans and Home Equity Lines of Credit (HELOCs), the special requirements for advertising home equity products, and the different



disclosures that apply. Learners will also find out when government monitoring information should be collected and how to ensure it is collected appropriately. Regulations addressed in this course include the Truth in Lending Act (TILA) and the Home Mortgage Disclosure Act (HMDA). Estimated duration: 25 minutes

Equivalent

This course covers information contained in *20093 – Lending: Home Equity Loans*

Title

Consumer Lending: Credit Cards

(released 10/18/17)

IDs

31512B, 31512C, 31512M, 31512N

Description

Intended for consumer lending personnel, this interactive course provides a comprehensive overview of how credit cards function from both consumer and creditor perspectives, including the solicitation rules for credit cards, the disclosures provided during the lifecycle of the account (Regulation Z), typical rewards programs, and the rules that affect underwriting decisions on credit card applications. This course also addresses how to answer common consumer questions regarding the servicing credit cards. Estimated duration: 25 minutes

Equivalent

This course covers information contained in *20080 – Credit Cards: Regulations and Liabilities*, and *20081 – Credit Cards: Disclosure Requirements*

Title

Consumer Lending: Ethics

(released 10/18/17)

IDs

31513B, 31513C, 31513M, 31513N

Description

Intended for consumer lending personnel, this interactive course provides an overview of the importance of ethical behavior to financial institutions and identifies the general rules of ethical behavior, how to recognize unethical behavior on the job, and the process and safeguards for handling ethics violations. Regulations addressed in this course include the Dodd-Frank Act and the Bank Bribery Act. Estimated duration: 25 minutes

Equivalent

This represents a suitable replacement for legacy course *20202LEN – Ethics: Policy and Personal Judgement for Lenders*

Title

Consumer Lending: Marketing and Social Media

(released 10/18/17)

IDs

31514B, 31514C, 31514M, 31514N

Description

This interactive course, intended for consumer lending personnel, identifies best practices for marketing consumer loans, including disclosure requirements, limitations on solicitations via telephone, email, and social media, as well as how to identify fair lending and UDAAP risk factors. Regulations addressed in this course include Reg Z, TCPA, and CAN-SPAM Act. Estimated duration: 30 minutes



Equivalent This course covers information contained *20339 – Marketing: Understanding the Regulations*

Title **Consumer Lending: Addressing Borrower Concerns** *(released 10/18/17)*
IDs 31520B, 31520C, 31520M, 31520N

Description This interactive course, intended for consumer loan servicers, provides an overview of common borrower concerns throughout the account servicing process, and identifies how to resolve these issues, including how to deal with difficult consumers and handle consumer disputes. Regulations addressed in this course include FCRA/FACTA and TILA. This engaging learning experience features high-impact audio and video and scenario-based challenges. Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Consumer Lending: Borrower Protections**
(released 10/18/17)

IDs 31521B, 31521C, 31521M, 31521N

Description This interactive course, intended for consumer loan servicers, identifies what disclosures may be provided after a consumer loan has closed, what is required in a billing dispute with a consumer, how to respond to fraud claims, and what rights are afforded to active duty military. Regulations addressed in this course include Reg P, ECOA, RESPA, TILA, UDAAP, FACTA/FCRA, SCRA, and MLA. This engaging learning experience features audio and video and scenario-based challenges. Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Consumer Lending: BSA and Security Concerns**
(released 10/18/17)

IDs 31522B, 31522C, 31522M, 31522N

Description This interactive course, intended for consumer lending personnel, provides a comprehensive overview of how to comply with requirements for suspicious activity, including when and how transactions should be blocked or rejected when there is a positive match to the Specially Designated Nationals (SDN) list, how to protect confidential or sensitive consumer information, and what steps should be taken if there is a data breach. This engaging learning experience features video, audio, and scenario-based challenges. Estimated duration: 35 minutes

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



Title **Consumer Lending: Examining Character, Capacity, and Collateral**
(released 10/18/17)

IDs 31530B, 31530C, 31530M, 31530N

Description Intended for consumer lending personnel, this interactive course identifies how character, capacity, and collateral are used to determine a consumer's creditworthiness, including when a credit report can be pulled, how to evaluate ability to repay, and how to verify collateral. Regulations addressed in this course include Regulation B, the Fair Credit Reporting Act (FCRA), and the Fair and Accurate Credit Transactions Act (FACTA) Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Consumer Lending: Considerations in Underwriting**
(released 10/18/17)

IDs 31531B, 31531C, 31531M, 31531N

Description Intended for consumer lending personnel, this interactive course provides an overview of the information needed in underwriting a consumer loan, including how to mitigate fair lending risk and identify red flags for identity theft. Regulations addressed in this course include the Bank Secrecy Act (BSA); the Fair Housing Act (FHA); and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP). Estimated Duration: 25 minutes

Equivalent This represents a suitable replacement for legacy course 20317 – *Underwriting Consumer Loans*

Title **Consumer Lending: Considerations at Closing**
(released 10/18/17)

IDs 31540B, 31540C, 31540M, 31540N

Description This interactive course, intended for consumer lending personnel, provides an overview of the requirements and prohibitions of closing consumer loans, including the components of the loan closing process and special considerations, such as name changes and advanced disclosures. Regulations addressed in this course include Equal Credit Opportunity Act (ECOA), Regulation B, and Truth in Lending Act (TILA). Estimated duration: 20 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Consumer Lending: Rates, Fees, and Disclosures**
(released 10/18/17)

IDs 31541B, 31541C, 31541M, 31541N

Description This interactive course, intended for consumer lending personnel, provides an overview of the disclosures required at closing, the fees that go into the cost of a loan, and the documents consumers must sign at closing. Regulations addressed in this course include UDAAP and the Military Lending Act (MLA). Estimated duration: 30 minutes

Equivalent This course covers information contained in multiple legacy courses



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, 31133N
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, 31135N
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, 31112N
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, 31113N
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 non-public personal information with non-affiliated 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, 31121N
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, 31122N
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 <i>(released 12/24/16)</i>
IDs	31123B, 31123C, 31123N
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 – <i>Reg E: EFT and Overdraft Compliance</i>

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



CURRICULUM: MORTGAGE LOAN ORIENTATION

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

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: 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: 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: 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*

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: Ordering Reports** *(released 3/6/17)*

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

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 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: Examining Collateral** *(released 3/6/17)*

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

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

Equivalent

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 Closing: The Closing Disclosure](#) *(released 1/7/2017)*
IDs 31462B, 31462C, 31462M, 31462N

Description 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

Equivalent This represents a suitable replacement for the Closing Disclosure component of legacy course
20510 – *Introduction to the Integrated Disclosure Rule*



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

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