



BAI Banking Series

Universal Banker with Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Universal Banker Personnel - Lending and is intended to serve as a resource when planning curriculums or Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution. The courses included here are mainly subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)
30504B – USA PATRIOT Act: Managing Compliance
30003B – OFAC: Addressing Risks and Red Flags
30313B - Identity Theft Prevention: Safeguarding Information
30203B – Bank Holding Company Act: Anti-Tying
30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
30319B – Regulation E: Handling Errors and Complaints
30322B – Reg D: Understanding Reserve Requirements
30328B – Federally Insured Accounts
30329B – Regulation GG: Essentials
30330B – Regulation O: Essentials
30402B – Regulation B: Essentials
30403B – Fair Lending: Essentials
30405B – Community Reinvestment Act (CRA): Essentials
30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30420B – Reg Z: Fundamentals for Real Estate Loans
30440B – HMDA Fundamentals
30502B – BSA and AML: Essentials
30510B – BSA for Money Services Businesses
31102B – Frontline: Providing Disclosures
31104B – Frontline: Identifying Information
31120B – Frontline: Privacy Considerations
31122B – Frontline: Statements, Terms, and Interest
31124B – Frontline: ACH, Wire, and Remittance Transfers
31133B – Frontline: Robbery and Security
31136B – Frontline: BSA and AML
31137B – Frontline: Regulation CC: and Funds Availability
31138B – Frontline: Ethics and the Bank Bribery Act
31402B – Mortgage Origination: Pulling Credit Reports



31460B – Mortgage Closing: Explaining Fees and Disclosures
31501B – Consumer Lending: Exploring Needs and Options
31502B – Consumer Lending: Understanding the Application Process
31510B – Consumer Lending: Private Education Loans
31512B – Consumer Lending: Credit Cards
31514B – Consumer Lending: Marketing and Social Media
32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
32006B – Mortgage Servicing: Periodic Statements
20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions
20319 – Servicing Consumer Loans
20024 – Teller Orientation: Regs and Disclosures
20082 – Reg U: In Detail

View the recommended courses by regulation and job-specific task below.

Regulation	Job-Specific Task(s)	Recommended Courses
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat customers fairly and equally</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction</p> <p>Avoid discouraging applications on a prohibited basis</p> <p>Handle distressed borrowers and past-due loans</p> <p>Analyze inherent and residual risk of all customers, products, and geographies for fair lending risk</p> <p>Evaluate application utilizing any information that the applicant provides</p> <p>Use discretion when waiving fees or granting exceptions</p>	<p>31502B – Consumer Lending: Understanding the Application Process</p>



	<p>Provide loans in the name of one or both applicants</p> <p>Record government monitoring information (GMI) on written application forms</p>	
	<p>Provide applicant with a copy of the appraisal used in evaluation of certain applications</p> <p>Furnish credit information to credit bureaus when dealing with accounts held by spouses</p> <p>Retain proper records for ECOA compliance</p> <p>Provide denial notices when application is turned down</p>	<p>30402B – Regulation B: Essentials</p>
	<p>Place the applicant into the 'right' loan based on their credit profile</p>	<p>31501B – Consumer Lending: Exploring Needs and Options</p>
<p>Home Mortgage Disclosure Act (Reg. C)</p>	<p>Know where HMDA public file information is located</p> <p>Request the proper information from the applicant(s) for proper application types</p>	<p>30440B – HMDA Fundamentals</p>
<p>Reserve Requirement (Reg. D)</p>	<p>Know transaction limitations for savings and money market accounts</p> <p>Know minimum early withdrawal penalties for CDs</p>	<p>30322B – Reg D: Understanding Reserve Requirements</p>
<p>Electronic Funds Transfers (Reg. E)</p>	<p>Process opt-ins (and revocations of opt-ins) for overdraft fees</p> <p>Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements</p> <p>Deal with accounts with EFT capabilities</p> <p>Provide proper disclosures at the correct time</p>	<p>30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance</p>



	<p>Know when receipts must be provided, as well as statement requirements</p> <p>Understand preauthorized debit vs. credit rules</p> <p>Provide disclosures when opening account with EFT capability or providing new access device</p> <p>Issue ATM or debit cards or replacing existing ones</p> <p>Respond to inquiries regarding services or access devices not issued by the bank (such as ACH or decoupled debit cards)</p>	
	<p>Resolve disputed transactions</p> <p>Deliver error resolution notices</p> <p>Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z</p>	<p>30319B – Regulation E: Handling Errors and Complaints</p>
FDIC Guidance on Overdraft Programs	<p>Handle specific limitations and expectations above and beyond Reg. E and DD regarding automated overdraft programs (includes checks as well as electronic payments)</p>	<p>30318B – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance</p>
Bank Security Procedures	<p>Know and understand bank's security procedures and robbery response program</p>	<p>31133B – Frontline: Robbery and Security</p>
Information Security	<p>Protect company assets - physical and information</p>	<p>30313B – Identity Theft Prevention: Safeguarding Information</p>
Insurance Sales Protections	<p>Avoid discussing terms of a non-insured product</p> <p>Refer customers to a licensed professional</p>	<p>20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions</p>



<p>Loans to Insiders (Reg. O)</p>	<p>Determine if a loan is made to an insider or a related interest</p> <p>Knowing what types of loans are not covered by Reg. O</p> <p>Get prior approval for insider loans</p> <p>Approve insiders' overdrafts</p> <p>Maintain proper records for insider loans</p> <p>Ensure that public disclosures of insider loans are kept and updated</p>	<p>30330B – Regulation O: Essentials</p>
<p>Lending on Securities (Reg. U)</p>	<p>Know what types of loans are covered</p> <p>Make loans secured by marketable securities</p> <p>Complete Form FR U-1</p>	<p>20082 – Reg U: In Detail</p>
<p>Privacy of Consumer Financial Information</p>	<p>Distinguish between consumers and customers of the bank</p> <p>Provide initial and annual privacy notices to consumers</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Understand timing requirements for opt-out rule</p> <p>Share only appropriate information with third-party affiliates</p> <p>Refrain from providing personal information to a non-affiliated third party</p>	<p>31120B – Frontline: Privacy Considerations</p>



<p>Fair Credit Reporting Act (FCRA)</p>	<p>Pull consumer reports, including bad check reports</p> <p>Respond to fraud or other alerts on a consumer credit report</p> <p>Provide customers copies of their credit reports</p> <p>Resolve disputes based on information bank is reporting to a consumer reporting agency</p> <p>Provide proper notice when denying applications</p> <p>Ensure that accurate information is submitted to credit bureaus</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Observe red flag guideline events</p> <p>Respond to fraud or related identity theft</p> <p>Process address change and new card (debit or credit) requests</p> <p>Properly handle medical information provided by customer</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	<p>31402B – Mortgage Origination: Pulling Credit Reports</p>
<p>Fair Debt Collection Practices Act (FDCPA)</p>	<p>Know whether the bank is considered a debt collector or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	<p>30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)</p>



<p>Fair Housing Act (FHA)</p>	<p>Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction</p> <p>Include the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products</p>	<p>30403B – Fair Lending: Essentials</p>
<p>Truth in Lending (Reg. Z)</p>	<p>Receive credit card applications and/or respond to solicitations for such plans</p> <p>Receive and process loan payments, particularly credit card payments, including informing customer when payment will be posted</p> <p>Respond to customer requests for refund of credit balance on credit card account</p> <p>Respond to customer claims of unauthorized charge on credit card statement</p> <p>Renew and replace credit cards</p> <p>Underwrite credit card applicants</p> <p>Charge fees to new credit card customers</p> <p>Allocate payments above the minimum amount to card balance</p> <p>Assess charges due to loss of grace period</p> <p>Raise credit card rates</p> <p>Charge over-the-limit fees</p> <p>Provide credit cards to college students</p> <p>Post card agreements online or provide them to consumers</p>	<p>31512B – Consumer Lending: Credit Cards</p>



	<p>Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit</p> <p>Respond to customer request for refunds of credit balance on credit card account or to terminate the account</p>	
	<p>Meet requirements when ownership of mortgage loan is transferred to a new party</p> <p>Know what loans are covered by Reg. Z</p> <p>Calculate the finance charge and APR for loans</p>	<p>30420B – Reg Z: Fundamentals for Real Estate Loans</p>
Truth in Lending (Reg. Z) (cont.)	<p>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p>31510B – Consumer Lending: Private Education Loans</p>
	<p>Receive and process loan payments</p>	<p>32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements</p>
	<p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p>	<p>32006B – Mortgage Servicing: Periodic Statements</p>
	<p>Explain right of rescission</p> <p>Provide disclosures for closed-end credit plans, such as term loans</p>	<p>31460B – Mortgage Closing: Explaining Fees and Disclosures</p>
	<p>Provide proper disclosures for credit ads</p>	<p>31514B – Consumer Lending: Marketing and Social Media</p>
Anti-Tying (Reg. Y)	<p>Understand anti-tying rules</p>	<p>30203B – Bank Holding Company Act: Anti-Tying</p>
Community Reinvestment Act	<p>Understand main thrust of CRA, and ultimate indicator of CRA rating</p>	<p>30405B – Community Reinvestment Act (CRA): Essentials</p>



	<p>Know how bank selects and maintains its assessment area for CRA consideration</p> <p>Collect and report information for CRA-reportable loans</p> <p>Know where CRA public file information is located</p> <p>Post public availability of CRA data</p>	
Funds Availability (Reg. CC)	<p>Process deposits of checks and other noncash items</p> <p>Know check hold policies</p> <p>Determine when interest must be paid on interest-bearing accounts</p> <p>Provide initial disclosures</p> <p>Understand Check 21 impact on electronic check presentment</p>	31137B – Frontline: Regulation CC and Funds Availability
Truth in Savings (Reg. DD)	<p>Deal with consumer-purpose deposit accounts</p> <p>Answer questions on APYs, account terms</p> <p>Provide change in terms notices, CD notices</p> <p>Provide periodic statements</p> <p>Calculate interest</p>	31122B – Frontline: Statements, Terms and Interest
	<p>Provide disclosures</p> <p>Disclose overdraft plans</p>	31102B – Frontline: Providing Disclosures
Unlawful Internet Gambling (Reg. GG)	Deal with customers that may be participating in unlawful internet gambling operations	30329B – Regulation GG: Essentials
FDIC Insurance	<p>Know coverage amounts and categories</p> <p>Provide brochure on FDIC Insurance coverage</p> <p>Know required locations of 'Member FDIC' sign</p>	30328B – Federally Insured Accounts



	<p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	
IRS Reporting Requirements	<p>Understand reporting requirements of 1099s and 1098s</p>	20319 – Servicing Consumer Loans
	<p>Comply with W-9 and W-8 certification requirements for new customers</p>	20024 – Teller Orientation: Regs and Disclosures
Real Estate Settlement Procedures Act (RESPA)	<p>Receive and process loan payments, including escrow portion</p>	32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
Bank Secrecy Act (BSA)	<p>Collect and verify information according to CIP (USA Patriot Act)</p> <p>Understand that all institutions must have a Customer Identification Program (CIP)</p> <p>Recognize suspicious activity</p> <p>Understand Suspicious Activity Report (SAR) requirements</p>	31104B – Frontline: Identifying Information
	<p>Complete the Currency Transaction Report (CTR) when needed</p>	31136B – Frontline: BSA and AML
	<p>Record information during funds transfers (such as wires)</p> <p>Record information on the Monetary Instrument Record</p>	31124B – Frontline: ACH, Wire, and Remittance Transfers
	<p>Deal with customers who could potentially be Politically Exposed Persons (PEPs)</p>	30504B – USA PATRIOT Act: Managing Compliance
	<p>Deal with entities that are Money Services Businesses (MSBs)</p>	30510B – BSA for Money Services Businesses
	<p>Be aware of the stages of money laundering under AML guidelines</p> <p>Understand that all institutions must have a BSA/AML program</p> <p>Apply exemptions to proper customers</p>	30502B – BSA and AML: Essentials



	Follow Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	
OFAC Regulations	Deal with customers that may be on SDN list or from restricted countries Check the SDN list when required Block or reject funds as required Define a general or specific license	30003B – OFAC: Addressing Risks and Red Flags
Bank Bribery Act	Know limitations of what to accept from customers Understand prohibition of accepting gifts in return for business preferences	31138B – Frontline: Ethics and the Bank Bribery Act
Servicemember Civil Relief Act (SCRA)	Assist borrowers who claim active-duty status	30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections