



BAI Credit Union Series

Commercial Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Commercial Loan Officers 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 mainly include subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30003C – OFAC: Addressing Risks and Red Flags
30313C – Identity Theft Prevention: Safeguarding Information
30323C – CIP Procedures and Protection
30401C – Regulation B: Comprehensive
30402C – Regulation B: Essentials
30403C – Fair Lending: Essentials
30410C – Flood Disaster Protection Act (FDPA) Compliance
30411C – Appraisals and Evaluations: Essentials
30412C – Appraisals and Evaluations: Comprehensive
30417C – Mortgage Basics: Laws and Regulations
30418C – Mortgage Basics: Products, Documents, and Costs
30440C – HMDA Fundamentals
30502C – BSA and AML: Essentials
30504C – USA PATRIOT Act: Managing Compliance
31133C – Frontline: Robbery and Security
31434C – Mortgage Underwriting: BSA and Suspicious Activity
31461C – Mortgage Closing: BSA and Suspicious Activity
31513C – Consumer Lending: Ethics
20319 – Servicing Consumer Loans

View the recommended courses by regulation and job-specific task on the next page.

Regulation	Job-Specific Task(s)	Recommended Courses
Appraisal Rules and Regulations	Know what constitutes a valid appraisal	30411C – Appraisal and Evaluations: Essentials



	<p>Exempt certain transactions from appraisal requirements</p> <p>Keep appraisers separate from lending function</p> <p>Select and retain an appraiser</p> <p>Review an appraisal in connection with a loan</p> <p>Properly handle readdressed appraisals</p> <p>Order an evaluation instead of an appraisal when appropriate</p> <p>Understand USPAP's role in appraisals</p>	<p>30412C – Appraisals and Evaluation Comprehensive</p>
Bank Bribery Act	<p>Know limitations of what to accept from members</p> <p>Refuse gifts offered in return for business preferences</p>	<p>31513C – Consumer Lending: Ethics</p>
Bank Secrecy Act (BSA)	<p>Recognize and report suspicious activity</p>	<p>31434C – Mortgage Underwriting: BSA and Suspicious Activity</p> <p>31461C – Mortgage Closing: BSA and Suspicious Activity</p>
	<p>Deal with members who may potentially be Politically Exposed Persons (PEPs)</p>	<p>30504C – USA PATRIOT Act: Managing Compliance</p>
	<p>Be aware of the stages of money laundering under AML guidelines</p> <p>Deal with customers under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p>	<p>30502C – BSA and AML: Essentials</p>
	<p>Collect and verify information according to MIP (USA PATRIOT Act)</p>	<p>30323C – CIP Procedures and Protections</p>
Credit Union Security Procedures	<p>Follow credit union's security procedures and robbery response program</p>	<p>31133C – Frontline: Robbery and Security</p>
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat members fairly and equally</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction</p> <p>Handle distressed borrowers and past-due loans</p>	<p>30403C – Fair Lending: Essentials</p>



	<p>Analyze inherent and residual risk of all members, products, and geographies for fair lending risk</p> <p>Evaluate application utilizing any information that the applicant provides</p>	
	Provide loans in the name of one or both applicants	30401C – Regulation B: Comprehensive
	Record government monitoring information (GMI) on written application forms	30402C – Regulation B: Essentials
Fair Housing Act (FHA)	<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>	30403C – Fair Lending: Essentials

