



BAI Credit Union Series

Lending Compliance Officer Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Lending Compliance 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
30123C - Understanding the Fair Debt Collection Practices Act (FDCPA)
30310C - Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30311C – Right to Financial Privacy Act (RFPA)
30313C - Identity Theft Prevention: Safeguarding Information
30324C - Fair Credit Reporting Act (FCRA): Essentials
30325C - Fair Credit Reporting Act (FCRA): Comprehensive
30329C - Regulation GG: Essentials
30380C - Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
30401C - Regulation B: Comprehensive
30402C - Regulation B: Essentials
30404C – Fair Lending: Comprehensive
30407C - HMDA: Enhanced Reporting Requirements
30408C – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
30409C – Servicemember Series: A Military Lending Act (MLA) Guide
30410C – Flood Disaster Protection Act (FDCPA) Compliance
30417C - Mortgage Basics: Laws and Regulations
30420C - Reg Z: Fundamentals for Real Estate Loans
30440C - HMDA Fundamentals
30450C - Real Estate Settlement Procedures Act (RESPA): Essentials
30501C – BSA and AML: Comprehensive
30503C - SAR: Responding to the Suspicious
30505C - BSA Reporting: CTRs and Suspicious Activity
30510C - BSA for Money Services Businesses
31400C - Mortgage Origination: Marketing
31401C - Mortgage Origination: Matching Products
31403C - Mortgage Origination: Completing the Application
31404C - Mortgage Origination: Collecting Information and Documentation
31410C - Mortgage Processing: Providing Disclosures



31411C - Mortgage Processing: Ordering Reports
31412C - Mortgage Processing: Verification and Documentation
31431C - Mortgage Underwriting: Examining Collateral
31432C - Mortgage Underwriting: Examining Capacity and Capital
31433C - Mortgage Underwriting: Examining Character
31460C - Mortgage Closing: Explaining Fees and Disclosures
31502C - Consumer Lending: Understanding the Application Process
31510C - Consumer Lending: Private Education Loans
31511C - Consumer Lending: Home Equity Loans
31512C - Consumer Lending: Credit Cards
31514C - Consumer Lending: Marketing and Social Media
31520C - Consumer Lending: Addressing Borrower Concerns
31521C - Consumer Lending: Borrower Protections
31540C - Consumer Lending: Considerations at Closing
20004C – BSA: Exemptions and Member Identification
20040C – Reg Z: Closed-End Credit Disclosures

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

Regulation	Suggested Training Timeframe	Recommended Courses	Additional Courses
Bank Secrecy Act (BSA)	Annually	30505C – BSA Reporting: CTRs and Suspicious Activity 20004C – BSA: Exemptions and Customer Identification 30503C – SAR: Responding to the Suspicious 30501C – BSA and AML: Comprehensive 30510C – BSA for Money Services Businesses	31305C – Deposit Operations: ACH, Wire, and Remittance Transfers 31124C – Frontline: ACH, Wire, and Remittance Transfers 31207C – Sales Leadership: BSA and AML 31610C – Executive Leadership: BSA, AML, and Terrorist Financing



			<p>31308C –Deposit Operations: BSA and AML Considerations</p> <p>20204TRSC – BSA: Trust Department Responsibility</p> <p>31434C – Mortgage Underwriting: BSA and Suspicious Activity</p> <p>31461C – Mortgage Closing: BSA and Suspicious Activity</p> <p>31207C– Sales Leadership: BSA and AML</p> <p>31308C– Deposit Operations: BSA and AML Considerations</p> <p>20205TELC – SAR: Tellers on the Alert</p> <p>30323C – CIP Procedures and Protections</p> <p>31136C – Frontline: BSA and AML</p> <p>31522C – Consumer Lending: BSA and Security Concerns</p>
Equal Credit Opportunity Act (Reg B)	Annually	<p>30401C - Regulation B: Comprehensive</p> <p>30402C - Regulation B: Essentials</p> <p>31805C – Commercial Banking: Considerations at Closing</p>	



		<p>31401C - Mortgage Origination: Matching Products</p> <p>31403C - Mortgage Origination: Completing the Application</p> <p>31404C - Mortgage Origination: Collecting Information and Documentation</p> <p>31410C - Mortgage Processing: Providing Disclosures</p> <p>31411C - Mortgage Processing: Ordering Reports</p> <p>31431C - Mortgage Underwriting: Examining Collateral</p> <p>31433C - Mortgage Underwriting: Examining Character</p> <p>31460C - Mortgage Closing: Explaining Fees and Disclosures</p>	
Home Mortgage Disclosure Act (HMDA)	Annually	<p>30407C – HMDA: Enhanced Reporting Requirements</p> <p>30440C – HMDA: Fundamentals</p>	
Flood Disaster Protection Act	Annually	30410C – Flood Disaster Protection Act (FDICPA) Compliance	



<p>Privacy of Consumer Financial Information (Reg P)</p>	<p>Annually</p>	<p>30310C – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)</p> <p>30311C – Right to Financial Privacy Act (RFPA)</p>	<p>31300C – Deposit Operations: Privacy Considerations</p> <p>31203C – Sales Leadership: Deposit Products</p> <p>31120C – Frontline: Privacy Considerations</p> <p>31902C – Contact Center: Authentication and Privacy</p> <p>31300C – Deposit Operations: Privacy Considerations</p> <p>31120C – Frontline: Privacy Considerations</p> <p>32008C – Mortgage Servicing: Privacy and Information Security</p>
<p>Fair Credit Reporting Act (FCRA)</p>	<p>Every other year</p>	<p>30324C – Fair Credit Reporting Act (FCRA): Essentials</p> <p>30325C – Fair Credit Reporting Act (FCRA): Comprehensive</p>	
<p>FACT Act and ID Theft Red Flags</p>	<p>Annually</p>	<p>30324C – Fair Credit Reporting Act (FCRA): Essentials</p> <p>30325C – Fair Credit Reporting Act (FCRA): Comprehensive</p> <p>30313C – Identity Theft Prevention: Safeguarding Information</p>	



Fair Debt Collection Practices Act (FDCPA)	Annually (if applicable)	30123C – Understanding the Fair Debt Collection Practices Act (FDCPA)	
Fair Housing Act	Annually	20073C – Fair Lending: Implementation, Monitoring, and Review	30403C – Fair Lending: Essentials 31707C – Compliance Officer: Fair Lending Examination Management 31609C – Executive Leadership: Fair Lending and UDAAP 31132C – Frontline: Fair Lending Considerations
Homeowners Protection Act	Every other year, or as changes occur	30417C – Mortgage Basics: Laws and Regulations	
Real Estate Settlement Procedures Act (RESPA)	Annually	30450C – Real Estate Settlement Procedures Act (RESPA): Essentials	32000C – Mortgage Servicing: Overview of Servicing Rules
Servicemembers Civil Relief Act (SCRA)	Annually	30408C – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections 30409C – Servicemember Series: A Military Lending Act (MLA) Guide	
Truth in Lending Act (Reg Z)	Annually	30420C - Reg Z: Fundamentals for Real Estate Loans 31514C - Consumer Lending: Marketing and Social Media 31502C - Consumer	20500C – Reg Z: HPMLs and the Escrow Rule 20502C – Reg Z: Adjustable Rate Mortgages 20503C – Reg Z: Right of Rescission



		<p>Lending: Understanding the Application Process</p> <p>31510C - Consumer Lending: Private Education Loans</p> <p>31512C - Consumer Lending: Credit Cards</p> <p>31511C - Consumer Lending: Home Equity Loans</p> <p>31520C - Consumer Lending: Addressing Borrower Concerns</p> <p>31521C - Consumer Lending: Borrower Protections</p> <p>31540C - Consumer Lending: Considerations at Closing</p> <p>31404C - Mortgage Origination: Collecting Information and Documentation</p> <p>31410C - Mortgage Processing: Providing Disclosures</p> <p>31412C - Mortgage Processing: Verification and Documentation</p> <p>31460C - Mortgage Closing: Explaining Fees and Disclosures</p>	<p>20504C – Reg Z: Section 32 (HOEPA) Loans</p> <p>20505C – Reg Z: Reverse Mortgages</p> <p>20506C – Reg Z: Ability-to-Repay and Qualified Mortgages</p>
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Prohibition on Funding of Unlawful Internet Gambling (Reg GG)	Every other year, or as changes occur	30329C – Regulation GG: Essentials	
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	30380C – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk	

