



## BAI Credit Union Series

### Consumer Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Consumer Lending Personnel 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
<a href="#">30003C</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30123C</a> - Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30313C</a> - Identity Theft Prevention: Safeguarding Information
<a href="#">30319C</a> – Regulation E: Handling Errors and Complaints
<a href="#">30323C</a> – CIP Procedures and Protections
<a href="#">30324C</a> - Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30325C</a> - Fair Credit Reporting Act (FCRA): Comprehensive
<a href="#">30401C</a> - Regulation B: Comprehensive
<a href="#">30402C</a> - Regulation B: Essentials
<a href="#">30403C</a> – Fair Lending: Essentials
<a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate
<a href="#">30440C</a> - HMDA: Fundamentals
<a href="#">30502C</a> – BSA and AML: Essentials
<a href="#">30504C</a> - USA PATRIOT Act: Managing Compliance
<a href="#">31120C</a> – Frontline: Privacy Considerations
<a href="#">31133C</a> – Frontline: Robbery and Security
<a href="#">31400C</a> - Mortgage Origination: Marketing
<a href="#">31401C</a> - Mortgage Origination: Matching Products
<a href="#">31403C</a> - Mortgage Origination: Completing the Application
<a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation
<a href="#">31410C</a> - Mortgage Processing: Providing Disclosures
<a href="#">31411C</a> - Mortgage Processing: Ordering Reports
<a href="#">31412C</a> - Mortgage Processing: Verification and Documentation
<a href="#">31431C</a> - Mortgage Underwriting: Examining Collateral
<a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital
<a href="#">31433C</a> - Mortgage Underwriting: Examining Character
<a href="#">31434C</a> - Mortgage Underwriting: BSA and Suspicious Activity
<a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31461C</a> - Mortgage Closing: BSA and Suspicious Activity



<a href="#">31501C</a> – Consumer Lending: Exploring Needs and Options
<a href="#">31502C</a> - Consumer Lending: Understanding the Application Process
<a href="#">31510C</a> - Consumer Lending: Private Education Loans
<a href="#">31511C</a> - Consumer Lending: Home Equity Loans
<a href="#">31512C</a> - Consumer Lending: Credit Cards
<a href="#">31513C</a> – Consumer Lending: Ethics
<a href="#">31514C</a> - Consumer Lending: Marketing and Social Media
<a href="#">31520C</a> - Consumer Lending: Addressing Borrower Concerns
<a href="#">31521C</a> – Consumer Lending: Borrower Protections
<a href="#">31540C</a> - Consumer Lending: Considerations at Closing
<a href="#">31805C</a> - Commercial Banking: Considerations at Closing
<a href="#">20319</a> – Servicing Consumer Loans
<a href="#">20500C</a> – Reg Z: HPMLs and the Escrow Rule
<a href="#">20503C</a> – Reg Z: Right of Rescission
<a href="#">20504C</a> – Reg Z: Section 32 (HOEPA) Loans
<a href="#">20505C</a> – Reg Z: Reverse Mortgages

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

Regulation	Job-Specific Task(s)	Recommended Courses
Bank Bribery Act	Know limitations on what to accept from members Refuse gifts offered in return for business preferences	<a href="#">31513C</a> – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	<a href="#">31434C</a> – Mortgage Underwriting: BSA and Suspicious Activity <a href="#">31461C</a> – Mortgage Closing: BSA and Suspicious Activity
	Dealing with members who potentially be Politically Exposed Persons (PEPs)	<a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance
	Be aware of the stages of money laundering under AML guidelines	<a href="#">30502C</a> – BSA and AML: Essentials
	Deal with customers under Member Due Diligence (MDD) and	



	Enhanced Due Diligence (EDD) programs	
	Collect and verify information according to MIP (USA PATRIOT Act)	<a href="#">30323C</a> – CIP Procedures and Protections
Credit Union Security Procedures	Follow credit union’s security procedures and robbery response program	<a href="#">31133C</a> – Frontline: Robbery and Security
Electronic Funds Transfers (Reg. E)	Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	<a href="#">30319C</a> – Regulation E: Handling Errors and Complaints
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>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 members, products, and geographies for fair lending risk</p> <p>Evaluate application utilizing any information that the applicant provides</p>	<a href="#">30403C</a> – Fair Lending: Essentials
Equal Credit Opportunity Act (ECOA/ Reg. B) (cont.)	<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><a href="#">30401C</a> - Regulation B: Comprehensive</p> <p><a href="#">30402C</a> - Regulation B: Essentials</p> <p><a href="#">31805C</a> - Commercial Banking: Considerations at Closing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31403C</a> - Mortgage Origination: Completing the Application</p> <p><a href="#">31404C</a> - Mortgage Origination:</p>



		<p>Collecting Information and Documentation</p> <p><a href="#">31410C</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31411C</a> - Mortgage Processing: Ordering Reports</p> <p><a href="#">31431C</a> - Mortgage Underwriting: Examining Collateral</p> <p><a href="#">31433C</a> - Mortgage Underwriting: Examining Character</p> <p><a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures</p>
	<p>Provide loans in the name of one or both applicants</p>	<p><a href="#">30401C</a> – Regulation B: Comprehensive</p>
	<p>Provide denial notices when application is turned down</p>	<p><a href="#">30401C</a> - Regulation B: Comprehensive</p> <p><a href="#">30402C</a> - Regulation B: Essentials</p> <p><a href="#">31805C</a> - Commercial Banking: Considerations at Closing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31403C</a> - Mortgage Origination: Completing the Application</p> <p><a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation</p> <p><a href="#">31410C</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31411C</a> - Mortgage Processing: Ordering Reports</p> <p><a href="#">31431C</a> - Mortgage Underwriting: Examining Collateral</p> <p><a href="#">31433C</a> - Mortgage Underwriting: Examining Character</p>



		<a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures
	Record government monitoring information (GMI) on written application forms	<a href="#">30402C</a> – Regulation B: Essentials
	Place the applicant into the 'right' loan based on their credit profile	<a href="#">31501C</a> – Consumer Lending: Exploring Needs and Options
	Use discretion when waiving fees or granting exceptions	<a href="#">30403C</a> – Fair Lending: Essentials
Fair Credit Reporting Act (FCRA)	<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 the bureau</p> <p>Provide proper notice when denying applications</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Ensure that accurate information is submitted to credit bureaus</p>	<a href="#">30324C</a> – Fair Credit Reporting Act (FCRA): Essentials
	<p>Properly handle medical information provided by applicant</p> <p>Respond to fraud or related identity theft</p> <p>Process address change and new card requests</p> <p>Resolve issues when address on credit report is different from that reported directly from the applicant/borrower</p> <p>Observe red flag guideline events</p>	<p><a href="#">30324C</a>– Fair Credit Reporting Act (FCRA): Essentials</p> <p><a href="#">30325C</a> – Fair Credit Reporting Act (FCRA): Comprehensive</p>



	<p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	
Fair Debt Collection Practices Act (FDCPA)	<p>Know whether the credit union is considered a debt collector or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	<a href="#">30123C</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
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>	<a href="#">30403C</a> – Fair Lending: Essentials
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Request the proper information from the applicant(s) for proper application types</p>	<a href="#">30440C</a> – HMDA Fundamentals
Information Security	Protect company assets - physical and information	<a href="#">30313C</a> – Identity Theft Prevention: Safeguarding Information
IRS Reporting Requirements	Answer basic questions on 1098s	<a href="#">20319</a> – Servicing Consumer Loans
OFAC Regulations	<p>Check SDN list when appropriate</p> <p>Block or reject funds as required</p> <p>Identify general or specific licenses</p>	<a href="#">30003C</a> – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	<p>Distinguish between consumers vs. members of the credit union</p> <p>Provide initial or annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p>	<a href="#">31120C</a> – Frontline: Privacy Considerations



	Avoid providing personal information to a non-affiliated third party	
Servicemember Civil Relief Act (SCRA)	Assist members who are active-duty military personnel	<a href="#">31521C</a> – Consumer Lending: Borrower Protections
Truth in Lending (Reg. Z)	<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>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p><a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate</p> <p><a href="#">31514C</a> - Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502C</a> - Consumer Lending: Understanding the Application Process</p> <p><a href="#">31510C</a> - Consumer Lending: Private Education Loans</p> <p><a href="#">31512C</a> - Consumer Lending: Credit Cards</p> <p><a href="#">31511C</a> - Consumer Lending: Home Equity Loans</p> <p><a href="#">31520C</a> - Consumer Lending: Addressing Borrower Concerns</p> <p><a href="#">31521C</a> - Consumer Lending: Borrower Protections</p> <p><a href="#">31540C</a> - Consumer Lending: Considerations at Closing</p> <p><a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation</p> <p><a href="#">31410C</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31412C</a> - Mortgage Processing: Verification and Documentation</p>



		<p><a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures</p> <p><a href="#">31400C</a> - Mortgage Origination: Marketing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital</p>
	<p>Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit</p> <p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p> <p>Receive and process loan payments</p> <p>Respond to member request for refunds of credit balance on credit card account or to terminate the account</p>	<p><a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate</p> <p><a href="#">31514C</a> - Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502C</a> - Consumer Lending: Understanding the Application Process</p> <p><a href="#">31510C</a> - Consumer Lending: Private Education Loans</p> <p><a href="#">31512C</a> - Consumer Lending: Credit Cards</p> <p><a href="#">31511C</a> - Consumer Lending: Home Equity Loans</p> <p><a href="#">31520C</a> - Consumer Lending: Addressing Borrower Concerns</p> <p><a href="#">31521C</a> - Consumer Lending: Borrower Protections</p> <p><a href="#">31540C</a> - Consumer Lending: Considerations at Closing</p> <p><a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation</p>





		<p><a href="#">31410C</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31412C</a> - Mortgage Processing: Verification and Documentation</p> <p><a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures</p> <p><a href="#">31400C</a> - Mortgage Origination: Marketing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital</p>
	<p>Receive credit card applications and/or respond to solicitations for such plans</p> <p>Renew and replace credit cards</p> <p>Resolve member claims of unauthorized charges on credit card statements</p> <p>Underwrite credit card applicants</p> <p>Charge fees to new credit card members</p>	<p><a href="#">31512C</a> – Consumer Lending: Credit Cards</p>
	Explain right of rescission	<a href="#">20503C</a> – Reg Z: Right of Rescission
	Provide disclosures for closed-end credit plans, such as term loans	<a href="#">20040C</a> – Reg Z: Closed-End Credit Disclosures
	Provide disclosures for mortgage transactions and refinances	<a href="#">30420C</a> – Reg Z: Fundamentals for Real Estate Loans
	Provide proper disclosures for credit ads	<a href="#">20339C</a> – Marketing: Understanding the Regulations
	Provide disclosures for HOEPA loans	<a href="#">20504C</a> – Reg Z: Section 32 (HOEPA) Loans



	Understand restrictions placed on HOEPA/Section 32 mortgages	
	Provide disclosures for reverse mortgages	<a href="#">20505C</a> – Reg Z: Reverse Mortgages
	Provide disclosures for Higher Priced Mortgage Loans	<a href="#">20500C</a> – Reg Z: HPMLs and the Escrow Rule
	Allocate payments above the minimum amount to card balance Assess charges due to loss of grace period Raise credit card rates Charge over-the-limit fees Provide credit cards to college students Post card agreements online or provide them to consumers	<a href="#">31512C</a> – Consumer Lending: Credit Cards
Unfair, Deceptive, or Abusive Acts or Practices	Understand who and what are covered by UDAAP	<a href="#">31521C</a> – Consumer Lending: Borrower Protections