



BAI Credit Union Series Universal Banker Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Universal Banker 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
30003C – OFAC: Addressing Risks and Red Flags
30301C - Regulation CC: Essentials
30318C – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
30319C – Regulation E: Handling Errors and Complaints
30321C – Reg D: Complying with Reserve Requirements
30327C - Reg DD: Comprehensive
30329C - Regulation GG: Essentials
30408C – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30420C - Reg Z: Fundamentals for Real Estate Loans
30502C – BSA and AML: Essentials
30504C - USA PATRIOT Act: Managing Compliance
30505C - BSA Reporting: CTRs and Suspicious Activity
30510C - BSA for Money Services Businesses
31102C - Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
31104C – Frontline: Identifying Information
31120C – Frontline: Privacy Considerations
31124C - Frontline: ACH, Wire, and Remittance Transfers
31131C – Frontline: Identity Theft and Elder Abuse
31132C – Frontline: Fair Lending Considerations
31133C – Frontline: Robbery and Security
31138C – Frontline: Ethics and the Bank Bribery Act
31305C - Deposit Operations: ACH, Wire, and Remittance Transfers
31400C - Mortgage Origination: Marketing
31401C - Mortgage Origination: Matching Products
31402C – Mortgage Origination: Pulling Credit Reports
31404C - Mortgage Origination: Collecting Information and Documentation
31410C - Mortgage Processing: Providing Disclosures
31412C - Mortgage Processing: Verification and Documentation
31432C - Mortgage Underwriting: Examining Capacity and Capital



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
32000C - Mortgage Servicing: Overview of Servicing Rules
20205TELC – SAR: Tellers on the Alert
20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions
20319 – Servicing Consumer Loans

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)	Treat members fairly and equally	31132C – Frontline: Fair Lending Considerations
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
Reserve Requirement (Reg. D)	Know transaction limitations for savings and money market accounts Know minimum early withdrawal penalties for CDs	30321C – Reg D: Complying with Reserve Requirements
Electronic Funds Transfers (Reg. E)	Process opt-ins (and revocations of opt-ins) for overdraft fees Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements	30318C – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance



	<p>Deal with accounts with EFT capabilities</p> <p>Provide proper disclosures at the correct time</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 credit union (such as ACH or decoupled debit cards)</p>	
	<p>Resolve disputed transactions</p> <p>Deliver error resolution notices</p>	<p>30319C – Regulation E: Handling Errors and Complaints</p>
Credit Union Security Procedures	<p>Know and understand credit union's security procedures and robbery response program</p>	<p>31133C – Frontline: Robbery and Security</p>
Information Security	<p>Protect company assets - physical and information</p>	<p>31131C – Frontline: Identity Theft and Elder Abuse</p>
Insurance Sales Protections	<p>Avoid discussing terms of a non-insured product</p> <p>Refer members to a licensed professional</p>	<p>20213 – Consumer Protection in Sales of Insurance: Requirements and Prohibitions</p>



<p>Privacy of Consumer Financial Information</p>	<p>Distinguish between consumers and members of the credit union</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>31120C – Frontline: Privacy Considerations</p>
<p>Fair Credit Reporting Act (FCRA)</p>	<p>Pull consumer reports, including bad check reports</p> <p>Resolve disputes based on information credit union is reporting to a consumer reporting agency</p> <p>Receive and process opt-out decisions for consumer information</p>	<p>31402C – Mortgage Origination: Pulling Credit Reports</p>
<p>Fair Credit Reporting Act (FCRA) (cont.)</p>	<p>Observe red flag guideline events</p> <p>Process address change and new card (debit or credit) requests</p> <p>Properly handle medical information provided by member</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in identifying information on consumer report and what member presents</p>	<p>31402C – Mortgage Origination: Pulling Credit Reports</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 member when payment will be posted</p> <p>Respond to member requests for refund of credit balance on credit card account</p> <p>Respond to member claims of unauthorized charge on credit card statement</p> <p>Answer questions regarding consumer loan products</p>	<p>31512C – Consumer Lending: Credit Cards</p>
<p>Funds Availability (Reg. CC)</p>	<p>Understand Check 21 impact on electronic check presentment</p>	<p>30301C – Regulation CC: Essentials</p>
<p>Truth in Savings (Reg. DD)</p>	<p>Disclose overdraft plans</p>	<p>30420C - Reg Z: Fundamentals for Real Estate</p> <p>31514C - Consumer Lending: Marketing and Social Media</p> <p>31502C - Consumer 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>31400C - Mortgage Origination: Marketing</p> <p>31401C - Mortgage Origination: Matching Products</p> <p>31432C - Mortgage Underwriting: Examining Capacity and Capital</p>
	Calculate interest	30327C – Reg DD: Comprehensive
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating in unlawful internet gambling operations	30329C – Regulation GG: Essentials
NCUA Insurance	<p>Know coverage amounts and categories</p> <p>Provide brochure on NCUA Insurance coverage</p> <p>Know required locations of 'Member NCUA' sign</p> <p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy



IRS Reporting Requirements	Understand reporting requirements of 1099s and 1098s	20319 – Servicing Consumer Loans
RESPA	Receive and process loan payments, including escrow portion	32000C –Mortgage Servicing: Overview of Servicing Rules
Bank Secrecy Act (BSA)	Collect and verify information according to CIP (USA Patriot Act) Understand that all institutions must have a Member Identification Program (MIP)	31104C – Frontline: Identifying Information
	Complete the Currency Transaction Report (CTR) when needed	30505C – BSA Reporting: CTRs and Suspicious Activity
	Recognize suspicious activity Understand Suspicious Activity Report (SAR) requirements	20205TELC – SAR: Tellers on the Alert
	Record information during funds transfers (such as wires)	31305C – Deposit Operations: ACH, Wire, and Remittance Transfers 31124C – Frontline: ACH, Wire, and Remittance Transfers
	Deal with members who could potentially be Politically Exposed Persons (PEPs)	30504C – USA PATRIOT Act: Managing Compliance
	Deal with entities that are Money Services Businesses (MSBs)	30510C – BSA for Money Services Businesses
	Be aware of the stages of money laundering under AML guidelines Understand that all institutions must have a BSA/AML program Apply exemptions to proper members Follow Member Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs Record information on the Monetary Instrument Record	30502C – BSA and AML: Essentials



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

