



BAI Credit Union 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 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
30123C - Understanding the Fair Debt Collection Practices Act (FDCPA)
30301C - Regulation CC: Essentials
30313C - Identity Theft Prevention: Safeguarding Information
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
30323C – CIP Procedures and Protections
30327C - Reg DD: Comprehensive
30329C - Regulation GG: Essentials
30401C - Regulation B: Comprehensive
30402C - Regulation B: Essentials
30404C – Fair Lending: Comprehensive
30408C – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Compliance
30420C - Reg Z: Fundamentals for Real Estate
30440C - HMDA Fundamentals
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
31120C – Frontline: Privacy Considerations
31124C - Frontline: ACH, Wire, and Remittance Transfers
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
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
31501C – Consumer Lending: Exploring Needs and Options
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
31522C – Consumer Lending: BSA and Security Concerns
31540C - Consumer Lending: Considerations at Closing
31805C - Commercial Banking: Considerations at Closing
32000C - Mortgage Servicing: Overview of Servicing Rules
20024C – Teller Orientation: Regs and Disclosures
20040C – Reg Z: Closed-End Credit Disclosures
20082C – Reg U: In Detail
20205TELC – SAR: Tellers on the Alert
20319 – Servicing Consumer Loans
20503C – Reg Z: Right of Rescission

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 Avoid discriminating on a prohibited basis in any aspect of a credit transaction	30404C – Fair Lending: Comprehensive



	<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> <p>Use discretion when waiving fees or granting exceptions</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>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: Explaini Fees and Disclosures</p>



	Provide loans in the name of one or both applicants	30401C – Regulation B: Comprehensive
	Provide denial notices when application is turned down	30401C - Regulation B: Comprehensive 30402C - Regulation B: Essentials 31805C – Commercial Banking: Considerations at Closing 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 31431C - Mortgage Underwriting: Examining Collateral 31433C - Mortgage Underwriting: Examining Character 31460C - Mortgage Closing: Explaining Fees and Disclosures
	Record government monitoring information (GMI) on written application forms	30402C – Regulation B: Essentials
	Place the applicant into the 'right' loan based on their credit profile	31501C – Consumer Lending: Exploring Needs and Options
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located Request the proper information from the applicant(s) for proper application types	30440C – HMDA Fundamentals



<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>30321C – Reg D: Complying with 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>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>30318C – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance</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>30319C – Regulation E: Handling Errors and Complaints</p>



Credit union Security Procedures	Know and understand credit union's security procedures and robbery response program	31133C – Frontline: Robbery and Security
Information Security	Protect company assets - physical and information	30313C – Identity Theft Prevention: Safeguarding Information
Lending on Securities (Reg. U)	Know what types of loans are covered Make loans secured by marketable securities Complete Form FR U-1	20082C – Reg U: In Detail
Privacy of Consumer Financial Information	Distinguish between consumers and members of the credit union Provide initial and annual privacy notices to consumers Receive and process opt-out decisions for personal financial information Understand timing requirements for opt-out rule Share only appropriate information with third-party affiliates Refrain from providing personal information to a non-affiliated third party	31120C – Frontline: Privacy Considerations
Fair Credit Reporting Act (FCRA)	Pull consumer reports, including bad check reports Respond to fraud or other alerts on a consumer credit report Provide members copies of their credit reports Resolve disputes based on information credit union is reporting to a consumer reporting agency	31402C – Mortgage Origination: Pulling Credit Reports



	<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 member</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in information on consumer report and what member presents</p>	<p>31402C – Mortgage Origination: Pulling Credit Reports</p>
<p>Fair Debt Collection Practices Act (FDCPA)</p>	<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>	<p>30123C – 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>30404C – Fair Lending: Comprehensive</p>



Truth in Lending (Reg. Z)	<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>Renew and replace credit cards</p> <p>Underwrite credit card applicants</p> <p>Charge fees to new credit card members</p> <p>Allocate payments above the minimum amount to card balance</p> <p>Assess charges due to loss of grace period</p>	<p>31512C – Consumer Lending: Credit Cards</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>31512C – Consumer Lending: Credit Cards</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>30420C - Reg Z: Fundamentals for Real Estate</p> <p>31514C - Consumer Lending: Marketing and Social Media</p> <p>31502C - Consumer Lending:</p>



	<p>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p>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>
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	<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>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>
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		31401C - Mortgage Origination: Matching Products 31432C - Mortgage Underwriting: Examining Capacity and Capital
	Explain right of rescission	20503C – Reg Z: Right of Rescission
	Provide disclosures for closed-end credit plans, such as term loans	20040C – Reg Z: Closed-End Credit Disclosures
	Provide proper disclosures for credit ads	31514C – Consumer Lending: Marketing and Social Media
Funds Availability (Reg. CC)	Process deposits of checks and other noncash items Know check hold policies Determine when interest must be paid on interest-bearing accounts Provide initial disclosures	20024 – Teller Orientation: Regs and Disclosures
Truth in Savings (Reg. DD)	Deal with consumer-purpose deposit accounts Provide disclosures Answer questions on APYs, account terms Provide change in terms notices, CD notices Provide periodic statements	20024C – Teller Orientation: Regs and Disclosures
	Calculate interest	30327C – Reg DD: Comprehensive
	Disclose overdraft plans	30420C - Reg Z: Fundamentals for Real Estate 31514C - Consumer Lending: Marketing and Social Media 31502C - Consumer Lending: Understanding the Application Process 31510C - Consumer Lending: Private Education Loans



		<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>
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating in unlawful internet gambling operations	30329C – Regulation GG: Essentials
FDIC Insurance	Know coverage amounts and categories	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy



	<p>Provide brochure on FDIC Insurance coverage</p> <p>Know required locations of 'Member FDIC' sign</p> <p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	
IRS Reporting Requirements	Understand reporting requirements of 1099s and 1098s	20319 – Servicing Consumer Loans
	Comply with W-9 and W-8 certification requirements for new members	20024C – Teller Orientation: Regs and Disclosures
Real Estate Settlement Procedures Act (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 MIP (USA Patriot Act)	30323C – CIP Procedures and Protections
	Understand that all institutions must have a Member Identification Program (MIP)	
	Complete the Currency Transaction Report (CTR) when needed	30505C – BSA Reporting: CTRs and Suspicious Activity
	Recognize suspicious activity	20205TELC – SAR: Tellers on the Alert
	Understand Suspicious Activity Report (SAR) requirements	
	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	31522C – Consumer Lending: BSA and Security Concerns	



	<p>Understand that all institutions must have a BSA/AML program</p> <p>Apply exemptions to proper members</p> <p>Follow Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p> <p>Record information on the Monetary Instrument Record</p>	
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>