



## **Courseware for Small Business Lending**

The economic challenges facing small business will have implications for financial institutions well beyond the pandemic. BAI has developed a suite of courses to help employees in a small business lending role navigate the regulatory and practical challenges associated with serving this market segment.

[Accessible and relevant](#), these courses feature timely topics, practical scenarios, and engaging audio and video.

Additional courses to be released this Spring cover topics such as relationship-building, loan origination, loan servicing, the Paycheck Protection Program (PPP), and the Main Street Lending program.

## **Looking for ways to improve your compliance training program?**

BAI has been an industry leader in financial services compliance training for decades. The following [resourceful guide](#) was created based upon the trends

BAI has seen in how financial services organizations have improved their compliance training program's effectiveness.

BAI leverages subject matter expertise throughout the industry, alongside the compliance, regulatory knowledge, and training you need to drive efficiencies, while meet regulatory requirements with ease.

We know steps you can take to improve compliance completion results significantly. With our guidance, learn how to:

- Move the completion percent from the mid-seventies to the mid-nineties
- Assign the right courses to the right people
- And more!

## Industry News

### CFPB Targets 'Junk Fees' In Latest Initiative

The [CFPB has announced](#) an initiative to crack down on what it terms "junk fees." Particular areas of enforcement are overdraft fees and credit card late fees. While no new rules have been announced yet, the Bureau is seeking comment from the public about potential targets for new rules, such as fees that seem unfairly high. Small business owners, academics, and financial institutions are also encouraged to submit feedback.

### OFAC Sanctions and Customer/Member Identification

Recent world events have highlighted the need for financial institutions to assess customer/member identification and OFAC requirements. Increased regulatory scrutiny will demand that your institution is up to date with procedures, training, and policies.

BAI is here to help. Check out our [CIP/MIP Checklist](#) and the included [OFAC Risk Assessment](#) to determine whether your training meets the heightened regulatory focus. From there, determine which of our 30+ role-based and regulation-based courses may help you meet those needs.

As always, if you have questions about any of these topics, please feel free to reach out to me.

## New Course Releases

This past month BAI added new interactive courses including:

### [Compliance Library:](#)

- [32301BCMN](#) – SBA Loans for Small Business Lending
- [32303BCMN](#) – Laws and Regulations for Small Business Lending
- [32304BCMN](#) – Assessing and Minimizing Risk for Small Business Lending

Visit [BAI L&D Connect](#)® to view the complete list of course updates.

## April Webinars

### Current Regulatory Examination Expectations for Lending Personnel

April 7 | 1:00 - 2:00 PM CT

This webinar will highlight the current credit KPI's for community banks, regulatory examination expectations and the most recent Matters Requiring Board Attention. Additionally, expectations for the minimum level of information needed in a credit memorandum and Directors Board packages will be covered. Please join us for 60 minutes, including Q&A.

Presenter: **Merrill J. Reynolds, Jr., Founder, Reynolds Williams Group**

[Sign Up Now](#)

### Quarterly Regulatory Update

April 28 | 1:30 - 3:00 PM CT

Join us for this complimentary BAI webinar to learn what you need to know about recent changes and any related issues, from BSA and deposit concerns, to HMDA, TRID and UDAAP concerns, and more.

Presenter: **Melissa Blaser, Senior Manager Compliance, Wipfli LLP**

Sign Up Now

## 90 Day Outlook

Published monthly, the 90 day regulatory outlook identifies recent regulatory announcements and key dates for the upcoming 90 days, and identifies related BAI course updates and resources.

View Now



90 Day  
Outlook

## ***BAI Banking Strategies:*** **Industry Thought Leadership**

### **How U.S. banks can stay compliant with sanctions against Russia**

Financial institutions need to do their due diligence, review internal processes and remain extra vigilant to keep their organization and customers safe.

[Read more »](#)

### **Why community banks should be moving on crypto**

With all the pressing challenges that community banks face, should they also devote brain space to cryptocurrencies? Finastra Chief Innovation Officer Shuki Licht makes his case for why community banks should be focused on crypto now.

[Listen now »](#)

### **Digitizing payments: Change at your customer's pace**

The digital-payment transition works best when financial services providers start slow and gradually build trust. [Read more »](#)

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