



Documents and Resources by Role: Loan Officer – Consumer

This list recommends relevant documents and resources based on typical tasks completed by Consumer Loan Originators, Processors, Underwriters, and Closing Personnel and is intended to serve as a resource when sharing Document and Resource functionality with users. These documents and resources may not apply to every user in a particular role, but instead are intended to offer a starting point for utilizing these offerings. In addition to these suggested documents and resources, you may recognize other training requirements of your specific regulator, state, or financial institution.

This list is not intended as a comprehensive example of “what to assign.” Instead, it is intended to allow your institution to provide actionable insights that help your team make better business decisions, every day.

[Bank Secrecy Act \(BSA\) \[Overview\]](#)

1000BCMN

PDF

This resource provides an overview of the Bank Secrecy Act.

[Customer Identification Program \(CIP\) \[Checklist\]](#)

1005BCMN

PDF

This checklist highlights some Customer Identification Program (CIP) procedures and protections for all personnel.

[An Introduction to Office of Foreign Assets Control \(OFAC\) \[Video\]](#)

1010BCMN

MP4

This brief video summarizes the purposes of OFAC regulations and the practical implications for financial institutions dealing with entities on the Specially Designated Nationals (SDN) List.

[Customer Identification Program \(CIP\) \[Overview\]](#)

1012BCMN

PDF

This resource provides an overview of 30323 CIP Procedures and Protections, including what customer information should be recorded as part of the institution's CIP, how customer information should be verified, and recordkeeping and retention requirements.



[Money Laundering \[Red Flags\]](#)

1014BCM

PDF

This document details red flags for money laundering.

[Federal Record Retention Requirements \[Overview\]](#)

1051BCM

PDF

This resource from 30013 Federal Records Retention Requirements provides a summary of federal records retention requirements under various regulations, including Regulation B, RESPA, the Bank Secrecy Act, and more.

[Fair Lending Considerations: Avoiding Discrimination \[Overview\]](#)

1061, Banking Series Documents

PDF

This document outlines the key traits that are protected under the law from discrimination.

[Identity Theft and Elder Abuse \[Overview\]](#)

1062, Banking Series Documents

PDF

This document outlines how to detect identity theft and elder abuse in financial institutions.

[Cybersecurity Risk Management \[Overview\]](#)

1105BCM

PDF

This document highlights some numbers and advice on cybersecurity.

[Cybersecurity: Computer Security Basics \[Overview\]](#)

1106BCM

PDF

This resource provides an overview of 30304 Cybersecurity: Computer Security Basics, including how to avoid malware and choose strong passwords and what to do if your computer is infected.



[Elder Financial Abuse \[Overview\]](#)

1113BCM

PDF

This resource provides an overview of 30100 Elder Financial Abuse, including the common victims and perpetrators of elder financial abuse, suspicious banking activity that may indicate that abuse is taking place, and what employees can do to prevent abuse.

[Identity Theft Prevention: Safeguarding Information \[Overview\]](#)

1115BCM

PDF

This resource provides an overview of 30313 Identity Theft Prevention: Information Security, including what types of information identity thieves target, how they may attempt to steal this information, and what employees can do to protect sensitive information.

[Understanding Privacy: The Gramm-Leach-Bliley Act \(GLBA\) \[Overview\]](#)

1120BCM

PDF

This resource provides an overview of 30310 Understanding Privacy: The Gramm-Leach-Bliley Act, including the rules for sharing consumers' and customers' nonpublic personal information with nonaffiliated third parties and notification requirements.

[An Introduction to Unfair, Deceptive, and Abusive Acts or Practices \(UDAAPs\) \[Video\]](#)

1122BCM

MP4

This video provides an overview of the threat posed to consumers and financial institutions by unfair, deceptive, and abusive acts or practices and summarizes the role of the Dodd-Frank Act.

[Occupational Safety and Health Act \(OSHA\) Guidance on Preparing Workplaces for COVID-19 \[URL\]](#)

1209BCM

URL

OSHA's poster on preparing workplaces for Covid-19

[Regulation Reference Sheet \[Overview\]](#)

1211BCM

PDF

This document gives an overview of major regulations, their common names, and their functions.



[Stay Home When You Are Sick Poster \(English\) \[Policy\]](#)

1214BCMN

PDF

The CDC's poster on staying home when sick or symptomatic.

[Stay Home When You Are Sick Poster \(Spanish\) \[Policy\]](#)

1215BCMN

PDF

The CDC's poster on staying home when sick or symptomatic.

[Unfair, Deceptive, or Abusive Acts or Practices \(UDAAP\): Mitigating Risk for Money Services Businesses \[Overview\]](#)

1217, Nonbank Series Documents

PDF

This document defines unfair, deceptive, and abusive acts and practices and summarizes areas of UDAAP concern and risk mitigation for money services businesses.

[Americans with Disabilities Act \(ADA\) \[Overview\]](#)

1400BCMN

PDF

This document provides an overview of Title 1 of the Americans with Disabilities Act (ADA), which prohibits employers from discriminating against individuals with disabilities and requires employers to provide reasonable accommodations for applicants and employees with disabilities.

[COVID-19 - Maintaining a Safe Work Environment \[Overview\]](#)

1401BCMN

PDF

This list gives an overview of considerations and questions when returning to the office after the Covid-19 pandemic.

[Equal Employment Opportunity Act \[Summary\]](#)

1402BCMN

PDF

This document provides an overview of Equal Employment Opportunity (EEO) laws and how EEO protections apply in the workplace, including the hiring process.



[Understanding Stereotypes \[Worksheet\]](#)

1404BCM

PDF

This worksheet engages the learner to think about some stereotypes they hold and where they come from.

[Diversity and Inclusion \[Overview\]](#)

1409, Banking Series Documents

PDF

Intended for all employees, this document addresses the importance of diversity and inclusion in preventing bullying and harassment in the workplace and identifies the responsibilities of employees in helping to promote diversity and inclusion and address inappropriate behavior.

[Examples of Workplace Harassment \[Scenario\]](#)

1410BCM

PDF

This document details scenario examples that illustrate workplace harassment.

[Sexual Harassment: Prevention and Response \[Overview\]](#)

1411, Banking Series Documents

PDF

This is an overview of the definition of sexual harassment and how to create a workplace that prevents and punishes sexual harassment.

[The Importance of Diversity and Inclusion in the Workplace \[Video\]](#)

1412BCM

MP4

This brief video summarizes the risks facing institutions that fail to promote diversity and inclusion in the workplace.

[Workplace Diversity and Inclusion \[Checklist\]](#)

1413BCM

PDF

Intended for human resources employees and managers, this checklist is designed to organize the review and assessment of current diversity and inclusion (D&I) standards, policies, and practices. The document presents joint standards issued by the SEC and five other federal financial agencies regarding diversity policies and practices of entities regulated by the agencies.



[Recognizing Sexual Harassment in the Workplace \[Video\]](#)

1414BCMN

MP4

This video provides an overview of who might be a harasser in the workplace, circumstances in which harassment might occur, and who the victims can be.

[A Borrower's Rights with Debt Collection Calls \[Overview\]](#)

1500BC

PDF

This document gives an overview of a borrower's rights in regards to financial institutions or debt collectors calling them.

[Fair Credit Reporting Act \(FCRA\): Essentials \[Overview\]](#)

1508BCMN

PDF

This resource provides an overview of 30324 Fair Credit Reporting Act (FCRA): Essentials, including FCRA requirements regarding consumer credit reports, disclosures, adverse action notifications, disputes, and consumer alerts.

[Fair Lending \[Overview\]](#)

1509BCMN

PDF

This document identifies how to recognize different types of discrimination and properly handle prohibited bases.

[Fair Lending Laws and Regulations at a Glance \[Overview\]](#)

1511BCMN

PDF

This document gives a high-level overview of the Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Home Mortgage Disclosure Act (HMDA), and Community Reinvestment Act (CRA).

[Military Lending Act \(MLA\) \[Overview\]](#)

1516BCMN

PDF

This document covers the Military Lending Act (MLA), which protects servicemembers from predatory lending.



[Mortgage Origination \[Checklist\]](#)

1518BCM

PDF

This document has the guide work for creating an application that meets state and federal guidelines and ensures that your institution is in compliance with said guidelines.

[Overshadowing and the Validation Notice in Debt Collection \[Overview\]](#)

1519BCM

PDF

This document gives an overview of the validation notice in debt collection, including a summary of how to avoid overshadowing.

[Reg Z: Fundamentals for Real Estate Loans \[Overview\]](#)

1521BCM

PDF

This document provides an overview of Regulation Z requirements for real estate loans, including relevant fees and charges, accuracy tolerances for disclosures, and required disclosures.

[Regulation B \[Overview\]](#)

1524BCM

PDF

This document covers how Regulation B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a discussion of Regulation B's nine prohibited bases.

[Regulation Z \[Overview\]](#)

1525, Banking Series Documents

PDF

This document addresses which loans fall under Regulation Z, which fees and charges apply to real estate loans, how to locate resources for determining APR and the timeframes and disclosures relevant to the regulation.



[Servicemembers Civil Relief Act \(SCRA\) \[Overview\]](#)

1527BCMN

PDF

This document covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty, and protections for foreclosures, liens, and certain legal proceedings.

[Understanding Credit Scores \[Overview\]](#)

1528BCMN

PDF

This document outlines the basic tenets of a credit score and what to check for on credit reports. Educated customers have a better chance at qualifying for lending, and so these tips can improve loan chances.

[An Introduction to Fair Lending Laws \[Video\]](#)

1529BCMN

MP4

This video summarizes the purpose of fair lending laws and what they require from financial institutions.

[UDAAP: Mitigating Risk for Collections \[Overview\]](#)

1532BCMN

PDF

This document provides an overview of UDAAP in the context of debt collection, including what constitutes unfair, deceptive, or abusive acts or practices; how organizations can identify UDAAPs and assess their UDAAP risk; and how UDAAP intersects with other consumer protection statutes.

[UDAAP: Special Considerations for Servicing and Collections \[Checklist\]](#)

1533BCMN

PDF

This checklist outlines important questions for organizations to consider to ensure that their servicing and collections practices do not involve unfair, deceptive, or abusive acts or practices (UDAAPs).



[FDCPA Essentials for Collections \[Overview\]](#)

1534BCMN

PDF

This document provides an overview of the Fair Debt Collection Practices Act (FDCPA) for employees involved in receivables management, including the purpose of the Act, the types of debt it covers, and prohibited practices under the Act.

[Fair Lending Considerations for Collections \[Overview\]](#)

1535BCMN

PDF

Intended for employees involved in receivables management, this document provides an overview of fair lending considerations in the context of debt collection, including prohibited bases, types of discrimination, and the importance of an effective fair lending program.

[Diversity, Inclusion, and Overcoming Language Barriers \[Overview\]](#)

1572BCMN

PDF

This document gives an overview of helpful tips and harmful pitfalls in communicating across languages and cultures.

[Managing Customer Complaints \[Checklist\]](#)

1673BC

PDF

This checklist helps institutions evaluate their means and methods of receiving and analyzing customer complaints, as part of a larger compliance management system.

[Fair Lending Exam Preparation \[Checklist\]](#)

1708BCMN

PDF

This checklist goes through the outline of how to prepare for the Fair Lending Exam. Categories of study include self-tests, regulatory changes, and complaint management.

[How to Find the Best Credit Card for You \[URL\]](#)

1715BCMN

URL

This consumer-facing document helps them understand how to shop for the best credit card for themselves.



[How to Fix Mistakes in Your Credit Card Bill \[URL\]](#)

1716BCM

URL

This consumer-facing document helps them understand how to fix mistakes in their own credit card bills.

[How to Rebuild Your Credit \[URL\]](#)

1718BCM

URL

This consumer-facing document details advice for rebuilding credit.

[Know Your Overdraft Options \[URL\]](#)

1720BCM

URL

If you regularly pay overdraft fees, there may be steps you can take to reduce or eliminate them.

[Should I refinance? \[URL\]](#)

1729BCM

URL

Refinancing happens when you pay off your current mortgage with money from a new mortgage.

[Understanding Your Credit Score \[URL\]](#)

1730BCM

URL

This consumer-facing document helps borrowers understand their credit scores.

[Your Disaster Checklist \[URL\]](#)

1732BCM

URL

Collecting, copying, and storing your financial information now could help you avoid problems and recover faster after a disaster. This checklist can help.



Questions and Answers on Accounting for Loan and Lease Losses (ALLL) [Government Form]

1733BCM

PDF

This Government Form provides interpretive answers to frequently asked questions regarding the accounting for loan and lease losses and troubled loans for regulatory reporting purposes by federally insured depository institutions. These questions and answers focus on topics about which examiners, institutions, and accountants frequently inquire concerning the allowance for loan and lease losses (ALLL).