



BAI Banking Series

Lending Compliance Officer Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Lending Compliance Officers 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 are mainly subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30310B - Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30123B - Understanding the Fair Debt Collection Practices Act (FDCPA)
30313B - Identity Theft Prevention: Safeguarding Information
30417B - Mortgage Basics: Laws and Regulations
30325B - Fair Credit Reporting Act (FCRA): Comprehensive
30329B - Regulation GG: Essentials
30330B - Regulation O: Essentials
30380B - Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
30401B - Regulation B: Comprehensive
30404B - Fair Lending: Comprehensive
30406B - Community Reinvestment Act (CRA): Comprehensive
30408B - Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30409B - Servicemember Series: A Military Lending Act (MLA) Guide
30420B - Reg Z: Fundamentals for Real Estate Loans
30440B - HMDA Fundamentals
30450B - Real Estate Settlement Procedures Act (RESPA): Essentials
30501B - BSA and AML: Comprehensive
31706B - Compliance Officer: BSA Examination Management
31707B - Compliance Officer: Fair Lending Examination Management
31708B - Compliance Officer: CRA Examination Management
30220B – Branch Closure Requirements
30520B – California Consumer Privacy Act Compliance for Financial Institutions
30525B – Understanding Marketing Regulations
30415B – Fair Lending: Indirect Auto Loans

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



Regulation	Suggested Training Timeframe	Recommended Course(s)	Additional Courses
Bank Secrecy Act (BSA)	Annually	31706B – Compliance Officer: BSA Examination Management 30501B – BSA and AML: Comprehensive	30323B – CIP Procedures and Protections 30503B – SAR: Responding to the Suspicious 30505B – BSA Reporting: CTRs and Suspicious Activity 30510B – BSA for Money Services Businesses
Community Reinvestment Act (CRA)	Annually	31708B – Compliance Officer: CRA Examination Management 30406B – Community Reinvestment Act (CRA): Comprehensive	
Equal Credit Opportunity Act (Reg B)	Annually	31707B – Compliance Officer: Fair Lending Examination Management 30401B – Regulation B: Comprehensive	
Home Mortgage Disclosure Act (HMDA)	Annually	30440B – HMDA Fundamentals	30407B – HMDA: Enhanced Reporting Requirements
Flood Disaster Protection Act	Annually	30410B – Flood Disaster Protection Act (FDCPA) Compliance	
Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks (Reg O)	Every other year, or if changes occur	30330B – Regulation O: Essentials	



Privacy of Consumer Financial Information (Reg P)	Annually	30310B – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)	30311B – Right to Financial Privacy Act (RFPA)
Fair Credit Reporting Act (FCRA)	Every other year	30325B – Fair Credit Reporting Act (FCRA): Comprehensive	
FACT Act and ID Theft Red Flags	Annually	30313B – Identity Theft Prevention: Safeguarding Information	
Fair Debt Collection Practices Act (FDCPA)	Annually (if applicable)	30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)	
Fair Housing Act	Annually	31707B – Compliance Officer: Fair Lending Examination Management 30404B – Fair Lending: Comprehensive	
Homeowners Protection Act	Every other year, or as changes occur	30417B – Mortgage Basics: Laws and Regulations	
Real Estate Settlement Procedures Act (RESPA)	Annually	30450B – Real Estate Settlement Procedures Act (RESPA): Essentials	
Servicemembers Civil Relief Act (SCRA)	Annually	30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections 30409B – Servicemember Series: A Military Lending Act (MLA) Guide	
Truth in Lending Act (Reg Z)	Annually	30420B – Reg Z: Fundamentals for Real Estate Loans	34022B – Regulation Z: HPMLs and the Escrow Rule



			4070B – Regulation Z: Adjustable-Rate Mortgages [Mini-Course] 34023B – Right of Rescission and Required Disclosures 31490B – HOEPA Loan Fundamentals 4071B – Regulation Z: Reverse Mortgages [Mini-Course] 4026B – Defining Ability to Repay and Qualified Mortgages [Mini-Course]
Prohibition on Funding of Unlawful Internet Gambling (Reg GG)	Every other year, or as changes occur	30329B – Regulation GG: Essentials	
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	30380B – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk 31707B – Compliance Officer: Fair Lending Examination Management	