



BAI Banking Series

Consumer Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Consumer Lending 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 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
30504B – USA PATRIOT Act: Managing Compliance
30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)
30201B – Robbery Prevention and Response
30203B – Bank Holding Company Act: Anti-Tying
30313B – Identity Theft Prevention: Safeguarding Information
30319B – Regulation E: Handling Errors and Complaints
30325B – Fair Credit Reporting Act: Comprehensive
30330B – Regulation O: Essentials
30402B – Regulation B: Essentials
30403B – Fair Lending: Essentials
30406B – Community Reinvestment Act (CRA): Comprehensive
30420B – Reg Z: Fundamentals for Real Estate Loans
30440B – HMDA Fundamentals
30502B – BSA and AML: Essentials
31501B – Consumer Lending: Exploring Needs and Options
31502B – Consumer Lending: Understanding the Application Process
31510B – Consumer Lending: Private Education Loans
31512B – Consumer Lending: Credit Cards
31513B – Consumer Lending: Ethics
31514B – Consumer Lending: Marketing and Social Media
31521B – Consumer Lending: Borrower Protections
31522B – Consumer Lending: BSA and Security Concerns
31530B – Consumer Lending: Examining Character, Capacity, and Collateral
31541B – Consumer Lending: Explaining Rates, Fees, and Disclosures
34023B – Right of Rescission and Required Disclosures
31490B – HOEPA Loan Fundamentals
30206B – Complying with Regulation U
30416B – Regulation M: Covered Leases, Disclosures, and the Three-Payment Rule
30422B – Regulation Z: Open-End Credit Disclosures



30425B – Regulation Z: Closed-End Credit Disclosures
34021B – Regulation Z: The Basics
30141B – Loan Documentation: Completing and Enforcing the Note
30415B – Fair Lending: Indirect Auto Loans

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

Regulation	Job-Specific Task(s)	Recommended Courses
Anti-Tying (Reg. Y)	Understand what products and/or services can be required with a loan product	30203B – Bank Holding Company Act: Anti-Tying
Bank Bribery Act	Know limitations on what to accept from customers Refuse gifts offered in return for business preferences	31513B – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	31522B – Consumer Lending: BSA and Security Concerns
	Deal with customers who may potentially be Politically Exposed Persons (PEPs)	30504B – USA PATRIOT Act: Managing Compliance
	Be aware of the stages of money laundering under AML guidelines Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs Collect and verify information according to CIP (USA PATRIOT Act)	30502B – BSA and AML: Essentials
Bank Security Procedures	Follow bank's security procedures and robbery response program	30201B – Robbery Prevention and Response
Community Reinvestment Act	Understand main thrust of CRA, and ultimate indicator of CRA rating	30406B – Community Reinvestment Act (CRA): Comprehensive



	<p>Know how bank selects and maintains its assessment area for CRA consideration</p> <p>Collect and report information for CRA-reportable loans</p> <p>Know where CRA public file information is located</p> <p>Post public availability of CRA data</p>	
Electronic Funds Transfers (Reg. E)	Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	30319B – Regulation E: Handling Errors and Complaints
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat customers fairly and equally</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction</p> <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 customers, 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>	30403B – Fair Lending: Essentials
	<p>Provide loans in the name of one or both applicants</p> <p>Record government monitoring information (GMI) on written application forms</p>	31502B – Consumer Lending: Understanding the Application Process
	Provide denial notices when application is turned down	30402B – Regulation B: Essentials



	<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>	
	Place the applicant into the 'right' loan based on their credit profile	31501B – Consumer Lending: Exploring Needs and Options
Fair Credit Reporting Act (FCRA)	<p>Pull consumer reports, including bad check reports</p> <p>Provide customers copies of their credit reports</p> <p>Provide proper notice when denying applications</p>	31530B – Consumer Lending: Examining Character, Capacity, and Collateral
	<p>Respond to fraud or other alerts on a consumer credit report</p> <p>Resolve disputes based on information bank is reporting to the bureau</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Ensure that accurate information is submitted to credit bureaus</p> <p>Properly handle medical information provided by applicant</p> <p>Respond to fraud or related identity theft</p> <p>Process address change and new card requests</p> <p>Resolve issues when address on credit report is different from that reported directly from the applicant/borrower</p>	30325B – Fair Credit Reporting Act: Comprehensive



	<p>Observe red flag guideline events</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	
Fair Debt Collection Practices Act (FDCPA)	<p>Know whether the bank is considered a debt collector or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act (FHA)	<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>	30403B – Fair Lending: Essentials
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Request the proper information from the applicant(s) for proper application types</p>	30440B – HMDA Fundamentals
Information Security	Protect company assets - physical and information	30313B – Identity Theft Prevention: Safeguarding Information
Lending to Insiders (Reg. O)	<p>Determine if a loan is made to an insider or a related interest</p> <p>Knowing what types of loans are not covered by Reg. O</p> <p>Get prior approval for insider loans</p> <p>Approve insiders' overdrafts</p> <p>Maintain proper records for insider loans</p>	30330B – Regulation O: Essentials



	Ensure that public disclosures of insider loans are kept and updated	
Lending on Securities (Reg. U)	<p>Know what types of loans are covered</p> <p>Make loans secured by marketable securities</p> <p>Complete Form FR U-1</p>	20082 – Reg U: In Detail
OFAC Regulations	<p>Check SDN list when appropriate</p> <p>Block or reject funds as required</p> <p>Identify general or specific licenses</p>	31522B – Consumer Lending: BSA and Security Concerns
Privacy of Consumer Financial Information	<p>Distinguish between consumers vs. customers of the bank</p> <p>Provide initial or annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	31521B – Consumer Lending: Borrower Protections
Servicemember Civil Relief Act (SCRA)	Assist customers who are active-duty military personnel	31521B – Consumer Lending: Borrower Protections
Truth in Lending (Reg. Z)	<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>31541B – Consumer Lending: Explaining Rates, Fees, and Disclosures</p> <p>30422B – Regulation Z: Open-End Credit Disclosures</p> <p>30425B – Regulation Z: Closed-End Credit Disclosures</p> <p>34021B – Regulation Z: The Basics</p>
	Providing disclosures for private education loans	31510B – Consumer Lending: Private Education Loans



	Knowledge of restrictions on private education loans	
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