



## BAI Credit Union 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 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
<a href="#">30123C</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30310C</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
<a href="#">30311C</a> – Right to Financial Privacy Act (RFPA)
<a href="#">30313C</a> – Identity Theft Prevention: Safeguarding Information
<a href="#">30324C</a> – Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30325C</a> – Fair Credit Reporting Act (FCRA): Comprehensive
<a href="#">30329C</a> – Regulation GG: Essentials
<a href="#">30380C</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
<a href="#">30401C</a> – Regulation B: Comprehensive
<a href="#">30402C</a> – Regulation B: Essentials
<a href="#">30404C</a> – Fair Lending: Comprehensive
<a href="#">30407C</a> – HMDA: Enhanced Reporting Requirements
<a href="#">30408C</a> – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
<a href="#">30409C</a> – Servicemember Series: A Military Lending Act (MLA) Guide
<a href="#">30410C</a> – Flood Disaster Protection Act (FDCPA) Compliance
<a href="#">30417C</a> – Mortgage Basics: Laws and Regulations
<a href="#">30420C</a> – Reg Z: Fundamentals for Real Estate Loans
<a href="#">30440C</a> – HMDA Fundamentals
<a href="#">30450C</a> – Real Estate Settlement Procedures Act (RESPA): Essentials
<a href="#">30501C</a> – BSA and AML: Comprehensive
<a href="#">30503C</a> – SAR: Responding to the Suspicious
<a href="#">30505C</a> – BSA Reporting: CTRs and Suspicious Activity
<a href="#">30510C</a> – BSA for Money Services Businesses
<a href="#">31400C</a> – Mortgage Origination: Marketing
<a href="#">31401C</a> – Mortgage Origination: Matching Products
<a href="#">31403C</a> – Mortgage Origination: Completing the Application
<a href="#">31404C</a> – Mortgage Origination: Collecting Information and Documentation
<a href="#">31410C</a> – Mortgage Processing: Providing Disclosures



<a href="#">31411C</a> – Mortgage Processing: Ordering Reports
<a href="#">31412C</a> – Mortgage Processing: Verification and Documentation
<a href="#">31431C</a> – Mortgage Underwriting: Examining Collateral
<a href="#">31432C</a> – Mortgage Underwriting: Examining Capacity and Capital
<a href="#">31433C</a> – Mortgage Underwriting: Examining Character
<a href="#">31460C</a> – Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31502C</a> – Consumer Lending: Understanding the Application Process
<a href="#">31510C</a> – Consumer Lending: Private Education Loans
<a href="#">31511C</a> – Consumer Lending: Home Equity Loans
<a href="#">31512C</a> – Consumer Lending: Credit Cards
<a href="#">31514C</a> – Consumer Lending: Marketing and Social Media
<a href="#">31520C</a> – Consumer Lending: Addressing Borrower Concerns
<a href="#">31521C</a> – Consumer Lending: Borrower Protections
<a href="#">31540C</a> – Consumer Lending: Considerations at Closing
<a href="#">30323C</a> – MIP Procedures and Protections
<a href="#">30425C</a> – Regulation Z: Closed-End Credit Disclosures
<a href="#">30220C</a> – Branch Closure Requirements
<a href="#">30520C</a> – California Consumer Privacy Act Compliance for Financial Institutions
<a href="#">30415C</a> – Fair Lending: Indirect Auto Loans
<a href="#">30135C</a> – Serving the Modest Means Community: Benefits and Best Practices

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

Regulation	Suggested Training Timeframe	Recommended Courses	Additional Courses
Bank Secrecy Act (BSA)	Annually	<a href="#">30505C</a> – BSA Reporting: CTRs and Suspicious Activity <a href="#">30323C</a> – MIP Procedures and Protections <a href="#">30503C</a> – SAR: Responding to the Suspicious	<a href="#">31305C</a> – Deposit Operations: ACH, Wire, and Remittance Transfers <a href="#">31124C</a> – Frontline: ACH, Wire, and Remittance Transfers <a href="#">31207C</a> – Sales Leadership: BSA and AML



		<a href="#">30501C</a> – BSA and AML: Comprehensive <a href="#">30510C</a> – BSA for Money Services Businesses	<a href="#">31610C</a> – Executive Leadership: BSA, AML, and Terrorist Financing <a href="#">31308C</a> – Deposit Operations: BSA and AML Considerations <a href="#">32105C</a> – Wealth Management: BSA and AML Considerations <a href="#">31434C</a> – Mortgage Underwriting: BSA and Suspicious Activity <a href="#">31461C</a> – Mortgage Closing: BSA and Suspicious Activity <a href="#">31207C</a> – Sales Leadership: BSA and AML <a href="#">31308C</a> – Deposit Operations: BSA and AML Considerations <a href="#">20205TELC</a> – SAR: Tellers on the Alert <a href="#">30323C</a> – CIP Procedures and Protections <a href="#">31136C</a> – Frontline: BSA and AML <a href="#">31522C</a> – Consumer Lending: BSA and Security Concerns
Equal Credit Opportunity Act (Reg B)	Annually	<a href="#">30401C</a> - Regulation B: Comprehensive <a href="#">30402C</a> - Regulation B: Essentials	



		<a href="#">31805C</a> – Commercial Banking: Considerations at Closing  <a href="#">31401C</a> - Mortgage Origination: Matching Products  <a href="#">31403C</a> - Mortgage Origination: Completing the Application  <a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation  <a href="#">31410C</a> - Mortgage Processing: Providing Disclosures  <a href="#">31411C</a> - Mortgage Processing: Ordering Reports  <a href="#">31431C</a> - Mortgage Underwriting: Examining Collateral  <a href="#">31433C</a> - Mortgage Underwriting: Examining Character  <a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures	
Home Mortgage Disclosure Act (HMDA)	Annually	<a href="#">30407C</a> – HMDA: Enhanced Reporting Requirements  <a href="#">30440C</a> – HMDA: Fundamentals	



Flood Disaster Protection Act	Annually	<a href="#">30410C</a> – Flood Disaster Protection Act (FDCPA) Compliance	
Privacy of Consumer Financial Information (Reg P)	Annually	<a href="#">30310C</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA) <a href="#">30311C</a> – Right to Financial Privacy Act (RFPA)	<a href="#">31300C</a> – Deposit Operations: Privacy Considerations <a href="#">31203C</a> – Sales Leadership: Deposit Products <a href="#">31120C</a> – Frontline: Privacy Considerations <a href="#">31902C</a> – Contact Center: Authentication and Privacy <a href="#">31300C</a> – Deposit Operations: Privacy Considerations <a href="#">31120C</a> – Frontline: Privacy Considerations <a href="#">32008C</a> – Mortgage Servicing: Privacy and Information Security
Fair Credit Reporting Act (FCRA)	Every other year	<a href="#">30324C</a> – Fair Credit Reporting Act (FCRA): Essentials <a href="#">30325C</a> – Fair Credit Reporting Act (FCRA): Comprehensive	
FACT Act and ID Theft Red Flags	Annually	<a href="#">30324C</a> – Fair Credit Reporting Act (FCRA): Essentials <a href="#">30325C</a> – Fair Credit Reporting Act (FCRA): Comprehensive <a href="#">30313C</a> – Identity Theft Prevention: Safeguarding Information	



Fair Debt Collection Practices Act (FDCPA)	Annually (if applicable)	<a href="#">30123C</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)	
Fair Housing Act	Annually	<a href="#">30403C</a> – Fair Lending: Essentials	<a href="#">30403C</a> – Fair Lending: Essentials <a href="#">31707C</a> – Compliance Officer: Fair Lending Examination Management <a href="#">31609C</a> – Executive Leadership: Fair Lending and UDAAP <a href="#">31132C</a> – Frontline: Fair Lending Considerations
Homeowners Protection Act	Every other year, or as changes occur	<a href="#">30417C</a> – Mortgage Basics: Laws and Regulations	
Real Estate Settlement Procedures Act (RESPA)	Annually	<a href="#">30450C</a> – Real Estate Settlement Procedures Act (RESPA): Essentials	<a href="#">32000C</a> – Mortgage Servicing: Overview of Servicing Rules
Servicemembers Civil Relief Act (SCRA)	Annually	<a href="#">30408C</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections <a href="#">30409C</a> – Servicemember Series: A Military Lending Act (MLA) Guide	
Truth in Lending Act (Reg Z)	Annually	<a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate Loans <a href="#">31514C</a> - Consumer Lending: Marketing and Social Media <a href="#">31502C</a> - Consumer	<a href="#">34022C</a> – Regulation Z: HPMLs and the Escrow Rule <a href="#">4070C</a> – Regulation Z: Adjustable-Rate Mortgages [Mini-Course]



		<p>Lending: Understanding the Application Process</p> <p><a href="#">31510C</a> - Consumer Lending: Private Education Loans</p> <p><a href="#">31512C</a> - Consumer Lending: Credit Cards</p> <p><a href="#">31511C</a> - Consumer Lending: Home Equity Loans</p> <p><a href="#">31520C</a> - Consumer Lending: Addressing Borrower Concerns</p> <p><a href="#">31521C</a> - Consumer Lending: Borrower Protections</p> <p><a href="#">31540C</a> - Consumer Lending: Considerations at Closing</p> <p><a href="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation</p> <p><a href="#">31410C</a> - Mortgage Processing: Providing Disclosures</p> <p><a href="#">31412C</a> - Mortgage Processing: Verification and Documentation</p> <p><a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures</p>	<p><a href="#">34023C</a> – Right of Rescission and Required Disclosures</p> <p><a href="#">31490C</a> – HOEPA Loan Fundamentals</p> <p><a href="#">4071C</a> – Regulation Z: Reverse Mortgages</p> <p><a href="#">4026C</a> – Defining Ability to Repay and Qualified Mortgages [Mini-Course]</p>
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		<a href="#">31400C</a> - Mortgage Origination: Marketing  <a href="#">31401C</a> - Mortgage Origination: Matching Products  <a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital  <a href="#">30425C</a> – Regulation Z: Closed-End Credit Disclosures	
Prohibition on Funding of Unlawful Internet Gambling (Reg GG)	Every other year, or as changes occur	<a href="#">30329C</a> – Regulation GG: Essentials	
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	<a href="#">30380C</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk	