



BAI Credit Union 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 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
30003C – OFAC: Addressing Risks and Red Flags
30123C - Understanding the Fair Debt Collection Practices Act (FDCPA)
30313C - Identity Theft Prevention: Safeguarding Information
30319C – Regulation E: Handling Errors and Complaints
30323C – CIP Procedures and Protections
30324C - Fair Credit Reporting Act (FCRA): Essentials
30325C - Fair Credit Reporting Act (FCRA): Comprehensive
30401C - Regulation B: Comprehensive
30402C - Regulation B: Essentials
30403C – Fair Lending: Essentials
30420C - Reg Z: Fundamentals for Real Estate
30440C - HMDA: Fundamentals
30502C – BSA and AML: Essentials
30504C - USA PATRIOT Act: Managing Compliance
31120C – Frontline: Privacy Considerations
31133C – Frontline: Robbery and Security
31400C - Mortgage Origination: Marketing
31401C - Mortgage Origination: Matching Products
31403C - Mortgage Origination: Completing the Application
31404C - Mortgage Origination: Collecting Information and Documentation
31410C - Mortgage Processing: Providing Disclosures
31411C - Mortgage Processing: Ordering Reports
31412C - Mortgage Processing: Verification and Documentation
31431C - Mortgage Underwriting: Examining Collateral
31432C - Mortgage Underwriting: Examining Capacity and Capital
31433C - Mortgage Underwriting: Examining Character
31434C - Mortgage Underwriting: BSA and Suspicious Activity
31460C - Mortgage Closing: Explaining Fees and Disclosures
31461C - Mortgage Closing: BSA and Suspicious Activity



31501C – Consumer Lending: Exploring Needs and Options
31502C - Consumer Lending: Understanding the Application Process
31510C - Consumer Lending: Private Education Loans
31511C - Consumer Lending: Home Equity Loans
31512C - Consumer Lending: Credit Cards
31513C – Consumer Lending: Ethics
31514C - Consumer Lending: Marketing and Social Media
31520C - Consumer Lending: Addressing Borrower Concerns
31521C – Consumer Lending: Borrower Protections
31540C - Consumer Lending: Considerations at Closing
31805C - Commercial Banking: Considerations at Closing
34022C – Regulation Z: HPMLs and the Escrow Rule
30416C – Regulation M: Covered Leases, Disclosures, and the Three-Payment Rule
30422C – Regulation Z: Open-End Credit Disclosures
30425C – Regulation Z: Closed-End Credit Disclosures
34021C – Regulation Z: The Basics
30141C – Loan Documentation: Completing and Enforcing the Note
31490C – HOEPA Loan Fundamentals
34023C – Right of Rescission and Required Disclosures
30415C – Fair Lending: Indirect Auto Loans

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

Regulation	Job-Specific Task(s)	Recommended Courses
Bank Bribery Act	Know limitations on what to accept from members Refuse gifts offered in return for business preferences	31513C – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	31434C – Mortgage Underwriting: BSA and Suspicious Activity 31461C – Mortgage Closing: BSA and Suspicious Activity
	Dealing with members who potentially be Politically Exposed Persons (PEPs)	30504B – USA PATRIOT Act: Managing Compliance



	Be aware of the stages of money laundering under AML guidelines	30502C – BSA and AML: Essentials
	Deal with customers under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	
	Collect and verify information according to MIP (USA PATRIOT Act)	30323C – CIP Procedures and Protections
Credit Union Security Procedures	Follow credit union's security procedures and robbery response program	31133C – Frontline: Robbery and Security
Electronic Funds Transfers (Reg. E)	Know of potential conflicts between debit card provisions of Reg. E and credit card provisions of Reg. Z	30319C – Regulation E: Handling Errors and Complaints
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat members 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 members, products, and geographies for fair lending risk</p> <p>Evaluate application utilizing any information that the applicant provides</p>	30403C – Fair Lending: 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>	<p>30401C - Regulation B: Comprehensive</p> <p>30402C - Regulation B: Essentials</p> <p>31805C - Commercial Banking: Considerations at Closing</p> <p>31401C - Mortgage Origination: Matching Products</p>



		31403C - Mortgage Origination: Completing the Application 31404C - Mortgage Origination: Collecting Information and Documentation 31410C - Mortgage Processing: Providing Disclosures 31411C - Mortgage Processing: Ordering Reports 31431C - Mortgage Underwriting: Examining Collateral 31433C - Mortgage Underwriting: Examining Character 31460C - Mortgage Closing: Explaining Fees and Disclosures
	Provide loans in the name of one or both applicants	30401C – Regulation B: Comprehensive
	Provide denial notices when application is turned down	30401C - Regulation B: Comprehensive 30402C - Regulation B: Essentials 31805C - Commercial Banking: Considerations at Closing 31401C - Mortgage Origination: Matching Products 31403C - Mortgage Origination: Completing the Application 31404C - Mortgage Origination: Collecting Information and Documentation 31410C - Mortgage Processing: Providing Disclosures 31411C - Mortgage Processing: Ordering Reports 31431C - Mortgage Underwriting: Examining Collateral



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	Record government monitoring information (GMI) on written application forms	30402C – Regulation B: Essentials
	Place the applicant into the 'right' loan based on their credit profile	31501C – Consumer Lending: Exploring Needs and Options
	Use discretion when waiving fees or granting exceptions	30403C – Fair Lending: Essentials
Fair Credit Reporting Act (FCRA)	Pull consumer reports, including bad check reports Respond to fraud or other alerts on a consumer credit report Provide customers copies of their credit reports Resolve disputes based on information bank is reporting to the bureau Provide proper notice when denying applications Receive and process opt-out decisions for consumer information Ensure that accurate information is submitted to credit bureaus	30324C – Fair Credit Reporting Act (FCRA): Essentials
	Properly handle medical information provided by applicant Respond to fraud or related identity theft Process address change and new card requests Resolve issues when address on credit report is different from that	30324C – Fair Credit Reporting Act (FCRA): Essentials 30325C – Fair Credit Reporting Act (FCRA): Comprehensive



	<p>reported directly from the applicant/borrower</p> <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 credit union is considered a debt collector or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	30123C – 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>	30403C – 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>	30440C – HMDA Fundamentals
Information Security	Protect company assets - physical and information	30313C – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	<p>Check SDN list when appropriate</p> <p>Block or reject funds as required</p> <p>Identify general or specific licenses</p>	30003C – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	<p>Distinguish between consumers vs. members of the credit union</p> <p>Provide initial or annual privacy notice disclosure</p>	31120C – Frontline: Privacy Considerations



	<p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	
Servicemember Civil Relief Act (SCRA)	Assist members who are active-duty military personnel	31521C – 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>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p>30420C - Reg Z: Fundamentals for Real Estate</p> <p>31514C - Consumer Lending: Marketing and Social Media</p> <p>31502C - Consumer Lending: Understanding the Application Process</p> <p>31510C - Consumer Lending: Private Education Loans</p> <p>31512C - Consumer Lending: Credit Cards</p> <p>31511C - Consumer Lending: Home Equity Loans</p> <p>31520C - Consumer Lending: Addressing Borrower Concerns</p> <p>31521C - Consumer Lending: Borrower Protections</p> <p>31540C - Consumer Lending: Considerations at Closing</p> <p>31404C - Mortgage Origination: Collecting Information and Documentation</p> <p>31410C - Mortgage Processing: Providing Disclosures</p>



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	Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit Provide periodic statements Assist borrowers with periodic statement items Receive and process loan payments Respond to member request for refunds of credit balance on credit card account or to terminate the account	30420C - Reg Z: Fundamentals for Real Estate 31514C - Consumer Lending: Marketing and Social Media 31502C - Consumer Lending: Understanding the Application Process 31510C - Consumer Lending: Private Education Loans 31512C - Consumer Lending: Credit Cards



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	Receive credit card applications and/or respond to solicitations for such plans Renew and replace credit cards Resolve member claims of unauthorized charges on credit card statements Underwrite credit card applicants	31512C – Consumer Lending: Credit Cards



	Charge fees to new credit card members	
	Explain right of rescission	34023C – Right of Rescission and Required Disclosures
	Provide disclosures for closed-end credit plans, such as term loans	30425C – Regulation Z: Closed-End Credit Disclosures
	Provide disclosures for mortgage transactions and refinances	30420C – Reg Z: Fundamentals for Real Estate Loans
	Provide proper disclosures for credit ads	31514C - Consumer Lending: Marketing and Social Media
	Provide disclosures for HOEPA loans Understand restrictions placed on HOEPA/Section 32 mortgages	31490C – HOEPA Loan Fundamentals
	Provide disclosures for Higher Priced Mortgage Loans	34022C – Regulation Z: HPMLs and the Escrow Rule
	Allocate payments above the minimum amount to card balance Assess charges due to loss of grace period Raise credit card rates Charge over-the-limit fees Provide credit cards to college students Post card agreements online or provide them to consumers	31512C – Consumer Lending: Credit Cards
Unfair, Deceptive, or Abusive Acts or Practices	Understand who and what are covered by UDAAP	31521C – Consumer Lending: Borrower Protections