



BAI Credit Union Series

Personal Banker/New Accounts Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Personal Bankers/New Accounts 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
30313C - Identity Theft Prevention: Safeguarding Information
30319C – Regulation E: Handling Errors and Complaints
30321C – Reg D: Complying with Reserve Requirements
30324C - Fair Credit Reporting Act (FCRA): Essentials
30325C - Fair Credit Reporting Act (FCRA): Comprehensive
30329C - Regulation GG: Essentials
30502C – BSA and AML: Essentials
30505C - BSA Reporting: CTRs and Suspicious Activity
30510C - BSA for Money Services Businesses
31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
31104C – Frontline: Identifying Information
31120C – Frontline: Privacy Considerations
31122C – Frontline: Statements, Terms, and Interest
31123C – Frontline: Overdrafts and Electronic Fund Consideration
31133C – Frontline: Robbery and Security
31138C – Frontline: Ethics and the Bank Bribery Act
31302C - Deposit Operations: Fraud Prevention
31308C - Deposit Operations: BSA and AML Considerations
31139C – Frontline: Responsibilities of a Notary Public
30111C – Decedent Accounts
20205TELC – SAR: Tellers on the Alert

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



Regulation	Job-Specific Task(s)	Recommended Courses
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
Reserve Requirement (Reg. D)	Understand differences in transaction limitations for savings and money market accounts vs. transaction accounts Know minimum early withdrawal penalties for CDs	30321C – Reg D: Complying with Reserve Requirements
Electronic Funds Transfers (Reg. E)	Process opt-ins (and revocations of opt-ins) for overdraft fees Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements Deal with accounts with EFT capabilities	31123C – Frontline: Overdraft and Electronic Fund Considerations
	Provide proper disclosures at the correct time Know when receipts must be provided, as well as statement requirements Understand preauthorized debit vs. credit rules Provide disclosures when opening account with EFT capability or providing new access device Issue ATM or debit cards or replacing existing ones	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
	Resolve disputed transactions Deliver error resolution notices	30319C – Regulation E: Handling Errors and Complaints
Credit Union Security Procedures	Know and understand security procedures and robbery response program	31133C – Frontline: Robbery and Security
Information Security	Protect company assets - physical and information	30313C – Identity Theft Prevention: Safeguarding Information



<p>Privacy of Consumer Financial Information</p>	<p>Distinguish between consumers and members of the credit union</p> <p>Provide initial and annual privacy notices to consumers</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Understand timing requirements for opt-out rule</p> <p>Share only appropriate information with third-party affiliates</p> <p>Refrain from providing personal information to a non-affiliated third party</p>	<p>31120C – Frontline: Privacy Considerations</p>
<p>Fair Credit Reporting Act (FCRA)</p>	<p>Pull consumer reports, including bad check reports</p> <p>Resolve disputes based on information bank is reporting to a consumer reporting agency</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Observe red flag guideline events</p> <p>Process address change and new card (debit or credit) requests</p> <p>Properly handle medical information provided by customer</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in identifying information on consumer report and what customer presents</p>	<p>31104C – Frontline: Identifying Information</p>



Funds Availability (Reg. CC)	<p>Process deposits of checks and other noncash items</p> <p>Know check hold policies</p> <p>Determine when interest must be paid on interest-bearing accounts</p> <p>Provide initial disclosures</p> <p>Understand Check 21 impact on electronic check presentment</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
Truth in Savings (Reg. DD)	<p>Deal with consumer-purpose deposit accounts</p> <p>Provide disclosures</p> <p>Provide change in terms notices, CD notices</p> <p>Provide periodic statements</p> <p>Disclose overdraft plans</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
	Calculate interest	31122C – Frontline: Statements, Terms, and Interest
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating unlawful internet gambling operations	30329C – Regulation GG: Essentials
NCUA Insurance	<p>Know coverage amounts and categories</p> <p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
IRS Reporting Requirements	Comply with W-9 and W-8 certification requirements for new customers	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
Bank Secrecy Act (BSA)	<p>Collect and verify information according to MIP (USA Patriot Act)</p> <p>Understand that all institutions must have a Member Identification Program (MIP)</p>	31104C – Frontline: CIP and FCRA for Opening Deposit Accounts



	Dealing with members who potentially be Politically Exposed Persons (PEPs)	
	Complete the Currency Transaction Report (CTR) when needed	30505C – BSA Reporting: CTRs and Suspicious Activity
	Understand suspicious activity and Suspicious Activity Report (SAR) requirements	20205TELC – SAR: Tellers on the Alert
	Record information during funds transfers (such as wires)	31308C – Deposit Operations: BSA and AML Considerations
	Deal with entities that are Money Services Businesses (MSBs)	30510C – BSA for Money Services Businesses
	Be aware of the stages of money laundering under AML guidelines for identifying possible suspicious activity Understand that all institutions must have a BSA/AML program Apply exemptions to proper members Deal with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	30502C – BSA and AML: Essentials
OFAC Regulations	Deal with members that may be on SDN list or from restricted countries Check the SDN list when required Block or reject funds as required Define a general or specific license	30003C – OFAC: Addressing Risks and Red Flags
Bank Bribery Act	Know limitations of what to accept from members Understand prohibition of accepting gifts in return for business preferences	31138C – Frontline: Ethics and the Bank Bribery Act