



BAI Credit Union Series

Teller Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Tellers 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
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
30408C – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
30510C - BSA for Money Services Businesses
31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
31120C – Frontline: Privacy Considerations
31123C – Frontline: Overdrafts and Electronic Funds Considerations
31124C – Frontline: ACH, Wire, and Remittance Transfers
31131C – Frontline: Identity Theft and Elder Abuse
31132C – Frontline: Fair Lending Considerations
31133C – Frontline: Robbery and Security
31136C – Frontline: BSA and AML
31138C – Frontline: Ethics and the Bank Bribery Act
31512C – Consumer Lending: Credit Cards
32000C - Mortgage Servicing: Overview of Servicing Rules
30114C – Consumer Protection in Sales of Insurance: Requirements & Prohibitions
31139C – Frontline: Responsibilities of a Notary Public
20205TELC – SAR: Tellers on the Alert

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

Regulation	Job-Specific Task(s)	Recommended Courses
------------	----------------------	---------------------



Equal Credit Opportunity Act (ECOA/ Reg. B)	Treat members fairly and equally	31132C – Frontline: Fair Lending Considerations
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)	Know transaction limitations for savings and money market accounts Know minimum early withdrawal penalties for CDs	30321C – Reg D: Complying with Reserve Requirements
Electronic Funds Transfers (Reg. E)	Deal with accounts with EFT capabilities Provide disclosures when opening account with EFT capability or providing new access device Issue ATM or debit cards or replacing existing ones Deal with disputed transactions alleged by members Respond to inquiries regarding services or access devices not issued by the credit union (such as ACH or decoupled debit cards)	31123C – Frontline: Overdrafts and Electronic Funds Consideration
Credit Union Security Procedures	Know and understand the credit union's security procedures and robbery response program	31133C – Frontline: Robbery and Security
Information Security	Know how to protect company assets - physical and information	31131C – Frontline: Identity Theft and Elder Abuse
Privacy of Consumer Financial Information	Distinguish between consumers and members of the credit union Provide initial or annual privacy notice disclosure Receive and processing opt-out decisions for personal financial information	31120C – Frontline: Privacy Considerations



	Avoid providing personal information to a non-affiliated third party	
Fair Credit Reporting Act (FCRA)	Pull consumer reports, including bad check reports Resolve disputes based on information credit union is reporting to the bureau	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
	Observe red flag guideline events Process address change and new card (debit or credit) requests	30313C – Identity Theft Prevention: Safeguarding Information
	Receive and process opt-out decisions for consumer information Properly handle medical information provided by member	30324C – Fair Credit Reporting Act (FCRA): Essentials 30325C – Fair Credit Reporting Act (FCRA): Comprehensive
Truth in Lending (Reg. Z)	Receive credit card applications and/or respond to solicitations for such plans Receive and process loan payments; particularly credit card payments, including informing member when payment will be posted Respond to member's request for refund of credit balance on credit card account Respond to member's claim of unauthorized charge on credit card statement Answer questions regarding consumer loan products - rates quoted as APRs	31512C – Consumer Lending: Credit Cards



Funds Availability (Reg. CC)	<p>Process deposits of checks and other noncash items</p> <p>Know check hold policies; inform members of availability date</p> <p>Provide Funds Availability policy</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>Answer questions on APYs, account terms</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating in unlawful internet gambling operations	30329C – Regulation GG: Essentials
NCUA Insurance	<p>Answer questions regarding coverage</p> <p>Provide brochure on NCUA Insurance coverage</p> <p>Know required locations of NCUA Insurance sign</p> <p>Know basic trust information or refer members to proper personnel</p> <p>Answer inquiries on insurance coverage of IRA and other retirement accounts</p>	31102C – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
RESPA	Receive and process loan payments, including escrow portion	32000C – Mortgage Servicing: Overview of Servicing Rules
Bank Secrecy Act (BSA)	<p>Recognize suspicious activity</p> <p>Understand Suspicious Activity Report (SAR) requirements</p>	20205TELC – SAR: Tellers on the Alert



Bank Secrecy Act (BSA) (cont.)	<p>Complete the Currency Transaction Report (CTR) for qualifying transactions</p> <p>Collect and verify information according to MIP (USA Patriot Act)</p> <p>Deal with customers under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p> <p>Apply exemptions to proper members</p> <p>Record information on the Monetary Instrument Record</p> <p>Be aware of the stages of money laundering under AML guidelines for identifying possible suspicious activity</p>	31136C – Frontline: BSA and AML
	Record information during funds transfers (such as wires)	31124C – Frontline: ACH, Wire, and Remittance Transfers
	Deal with members who are Money Services Businesses (MSBs)	30510C – BSA for Money Services Businesses
OFAC Regulations	<p>Deal with members that may be on SDN list or from restricted countries</p> <p>Check the SDN list when required</p> <p>Block or reject funds as appropriate</p>	30003C – OFAC: Addressing Risks and Red Flags
Bank Bribery Act	<p>Know the limitations of what to accept from members</p> <p>Understand the prohibition of accepting gifts in return for business preferences</p>	31138C – Frontline: Ethics and the Bank Bribery Act
Servicemember Civil Relief Act (SCRA)	Assist borrowers who claim active-duty status	30408C – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections