



## BAI Credit Union Series

### Universal Banker with Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Universal Banker Personnel - Lending 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="#">30003C</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30123C</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30301C</a> – Regulation CC: Essentials
<a href="#">30313C</a> – Identity Theft Prevention: Safeguarding Information
<a href="#">30318C</a> – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
<a href="#">30319C</a> – Regulation E: Handling Errors and Complaints
<a href="#">30321C</a> – Reg D: Complying with Reserve Requirements
<a href="#">30323C</a> – CIP Procedures and Protections
<a href="#">30327C</a> – Reg DD: Comprehensive
<a href="#">30329C</a> – Regulation GG: Essentials
<a href="#">30401C</a> – Regulation B: Comprehensive
<a href="#">30402C</a> – Regulation B: Essentials
<a href="#">30404C</a> – Fair Lending: Comprehensive
<a href="#">30408C</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Compliance
<a href="#">30420C</a> – Reg Z: Fundamentals for Real Estate
<a href="#">30440C</a> – HMDA Fundamentals
<a href="#">30504C</a> – USA PATRIOT Act: Managing Compliance
<a href="#">30505C</a> – BSA Reporting: CTRs and Suspicious Activity
<a href="#">30510C</a> – BSA for Money Services Businesses
<a href="#">31102C</a> – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
<a href="#">31120C</a> – Frontline: Privacy Considerations
<a href="#">31124C</a> – Frontline: ACH, Wire, and Remittance Transfers
<a href="#">31133C</a> – Frontline: Robbery and Security
<a href="#">31138C</a> – Frontline: Ethics and the Bank Bribery Act
<a href="#">31122C</a> – Frontline: Statements, Terms, and Interest
<a href="#">31112C</a> – Frontline: Money Handling
<a href="#">31137C</a> – Frontline: Regulation CC and Funds Availability
<a href="#">31305C</a> – Deposit Operations: ACH, Wire, and Remittance Transfers
<a href="#">31400C</a> – Mortgage Origination: Marketing



<a href="#">31401C</a> – Mortgage Origination: Matching Products
<a href="#">31402C</a> – Mortgage Origination: Pulling Credit Reports
<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="#">31501C</a> – Consumer Lending: Exploring Needs and Options
<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="#">31522C</a> – Consumer Lending: BSA and Security Concerns
<a href="#">31540C</a> – Consumer Lending: Considerations at Closing
<a href="#">31805C</a> – Commercial Banking: Considerations at Closing
<a href="#">32000C</a> – Mortgage Servicing: Overview of Servicing Rules
<a href="#">30425C</a> – Regulation Z: Closed-End Credit Disclosures
<a href="#">34023C</a> – Right of Rescission and Required Disclosures
<a href="#">31102C</a> – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy
<a href="#">30206C</a> – Complying with Regulation U
<a href="#">30141C</a> – Loan Documentation: Completing and Enforcing the Note
<a href="#">20205TELC</a> – 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	<a href="#">30404C</a> – Fair Lending: Comprehensive



	<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> <p>Use discretion when waiving fees or granting exceptions</p>	
	<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><a href="#">30401C</a> - Regulation B: Comprehensive</p> <p><a href="#">30402C</a> - Regulation B: Essentials</p> <p><a href="#">31805C</a> – Commercial Banking: Considerations at Closing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31403C</a> - Mortgage Origination: Completing the Application</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="#">31411C</a> - Mortgage Processing: Ordering Reports</p> <p><a href="#">31431C</a> - Mortgage Underwriting: Examining Collateral</p> <p><a href="#">31433C</a> - Mortgage Underwriting: Examining Character</p>



		<a href="#">31460C</a> - Mortgage Closing: Explain Fees and Disclosures
	Provide loans in the name of one or both applicants	<a href="#">30401C</a> – Regulation B: Comprehensive
	Provide denial notices when application is turned down	<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
	Record government monitoring information (GMI) on written application forms	<a href="#">30402C</a> – Regulation B: Essentials
	Place the applicant into the 'right' loan based on their credit profile	<a href="#">31501C</a> – Consumer Lending: Exploring Needs and Options
Home Mortgage Disclosure Act (Reg. C)	Know where HMDA public file information is located	<a href="#">30440C</a> – HMDA Fundamentals



	Request the proper information from the applicant(s) for proper application types	
Reserve Requirement (Reg. D)	<p>Know transaction limitations for savings and money market accounts</p> <p>Know minimum early withdrawal penalties for CDs</p>	<a href="#">30321C</a> – Reg D: Complying with Reserve Requirements
Electronic Funds Transfers (Reg. E)	<p>Process opt-ins (and revocations of opt-ins) for overdraft fees</p> <p>Know what constitutes an EFT under Reg E and what types of transactions are exempt from requirements</p> <p>Deal with accounts with EFT capabilities</p> <p>Provide proper disclosures at the correct time</p> <p>Know when receipts must be provided, as well as statement requirements</p> <p>Understand preauthorized debit vs. credit rules</p> <p>Provide disclosures when opening account with EFT capability or providing new access device</p> <p>Issue ATM or debit cards or replacing existing ones</p> <p>Respond to inquiries regarding services or access devices not issued by the credit union (such as ACH or decoupled debit cards)</p>	<a href="#">30318C</a> – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance
	<p>Resolve disputed transactions</p> <p>Deliver error resolution notices</p> <p>Know of potential conflicts between debit card provisions of</p>	<a href="#">30319C</a> – Regulation E: Handling Errors and Complaints



	Reg. E and credit card provisions of Reg. Z	
Credit union Security Procedures	Know and understand credit union's security procedures and robbery response program	<a href="#">31133C</a> – Frontline: Robbery and Security
Information Security	Protect company assets - physical and information	<a href="#">30313C</a> – Identity Theft Prevention: Safeguarding Information
Lending on Securities (Reg. U)	Know what types of loans are covered Make loans secured by marketable securities Complete Form FR U-1	<a href="#">30206C</a> – Complying with Regulation U
Privacy of Consumer Financial Information	Distinguish between consumers and members of the credit union Provide initial and annual privacy notices to consumers Receive and process opt-out decisions for personal financial information Understand timing requirements for opt-out rule Share only appropriate information with third-party affiliates Refrain from providing personal information to a non-affiliated third party	<a href="#">31120C</a> – Frontline: Privacy Considerations
Fair Credit Reporting Act (FCRA)	Pull consumer reports, including bad check reports Respond to fraud or other alerts on a consumer credit report Provide members copies of their credit reports Resolve disputes based on information credit union is	<a href="#">31402C</a> – Mortgage Origination: Pulling Credit Reports



	<p>reporting to a consumer reporting agency</p> <p>Provide proper notice when denying applications</p> <p>Ensure that accurate information is submitted to credit bureaus</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Observe red flag guideline events</p> <p>Respond to fraud or related identity theft</p> <p>Process address change and new card (debit or credit) requests</p>	
	<p>Properly handle medical information provided by member</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in information on consumer report and what member presents</p>	<p><a href="#">31402C</a> – Mortgage Origination: Pulling Credit Reports</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>	<p><a href="#">30123C</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)</p>
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>	<p><a href="#">30404C</a> – Fair Lending: Comprehensive</p>



Truth in Lending (Reg. Z)	<p>Receive credit card applications and/or respond to solicitations for such plans</p> <p>Receive and process loan payments, particularly credit card payments, including informing member when payment will be posted</p> <p>Respond to member requests for refund of credit balance on credit card account</p> <p>Respond to member claims of unauthorized charge on credit card statement</p> <p>Renew and replace credit cards</p> <p>Underwrite credit card applicants</p> <p>Charge fees to new credit card members</p> <p>Allocate payments above the minimum amount to card balance</p> <p>Assess charges due to loss of grace period</p>	<p><a href="#">31512C</a> – Consumer Lending: Credit Cards</p>
	<p>Raise credit card rates</p> <p>Charge over-the-limit fees</p> <p>Provide credit cards to college students</p> <p>Post card agreements online or provide them to consumers</p>	<p><a href="#">31512C</a> – Consumer Lending: Credit Cards</p>
	<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><a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate</p> <p><a href="#">31514C</a> - Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502C</a> - Consumer Lending:</p>





	<p>Providing disclosures for private education loans</p> <p>Knowledge of restrictions on private education loans</p>	<p>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="#">31400C</a> - Mortgage Origination: Marketing</p> <p><a href="#">31401C</a> - Mortgage Origination: Matching Products</p> <p><a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital</p>
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	<p>Provide disclosures for open-end credit plans, such as credit cards and overdraft lines of credit</p> <p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p> <p>Receive and process loan payments</p> <p>Respond to member request for refunds of credit balance on credit card account or to terminate the account</p>	<p><a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate</p> <p><a href="#">31514C</a> - Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502C</a> - Consumer 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="#">31400C</a> - Mortgage Origination: Marketing</p>
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		<a href="#">31401C</a> - Mortgage Origination: Matching Products  <a href="#">31432C</a> - Mortgage Underwriting: Examining Capacity and Capital
	Explain right of rescission	<a href="#">34023C</a> – Right of Rescission and Required Disclosures
	Provide disclosures for closed-end credit plans, such as term loans	<a href="#">30425C</a> – Regulation Z: Closed-End Credit Disclosures
	Provide proper disclosures for credit ads	<a href="#">31514C</a> – Consumer Lending: Marketing and Social Media
Funds Availability (Reg. CC)	Process deposits of checks and other noncash items Know check hold policies Determine when interest must be paid on interest-bearing accounts Provide initial disclosures	<a href="#">31102C</a> – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy <a href="#">31112C</a> – Frontline: Money Handling <a href="#">31137C</a> – Frontline: Regulation CC and Funds Availability
Truth in Savings (Reg. DD)	Deal with consumer-purpose deposit accounts Provide disclosures Answer questions on APYs, account terms Provide change in terms notices, CD notices Provide periodic statements	<a href="#">31102C</a> – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy <a href="#">31122C</a> – Frontline: Statements, Terms, and Interest
	Calculate interest	<a href="#">30327C</a> – Reg DD: Comprehensive
	Disclose overdraft plans	<a href="#">30420C</a> - Reg Z: Fundamentals for Real Estate  <a href="#">31514C</a> - Consumer Lending: Marketing and Social Media  <a href="#">31502C</a> - Consumer Lending: Understanding the Application Process  <a href="#">31510C</a> - Consumer Lending: Private Education Loans



		<a href="#">31512C</a> - Consumer Lending: Credit Cards <a href="#">31511C</a> - Consumer Lending: Home Equity Loans <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="#">31404C</a> - Mortgage Origination: Collecting Information and Documentation <a href="#">31410C</a> - Mortgage Processing: Providing Disclosures <a href="#">31412C</a> - Mortgage Processing: Verification and Documentation <a href="#">31460C</a> - Mortgage Closing: Explaining Fees and Disclosures <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
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating in unlawful internet gambling operations	<a href="#">30329C</a> – Regulation GG: Essentials
FDIC Insurance	Know coverage amounts and categories	<a href="#">31102C</a> – Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy



	<p>Provide brochure on FDIC Insurance coverage</p> <p>Know required locations of 'Member FDIC' sign</p> <p>Know basic trust information</p> <p>Know insurance coverage of IRA and other retirement accounts</p>	
Real Estate Settlement Procedures Act (RESPA)	Receive and process loan payments, including escrow portion	<a href="#">32000C</a> – Mortgage Servicing: Overview of Servicing Rules
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>	<a href="#">30323C</a> – CIP Procedures and Protections
	Complete the Currency Transaction Report (CTR) when needed	<a href="#">30505C</a> – BSA Reporting: CTRs and Suspicious Activity
	<p>Recognize suspicious activity</p> <p>Understand Suspicious Activity Report (SAR) requirements</p>	<a href="#">20205TELC</a> – SAR: Tellers on the Alert
	Record information during funds transfers (such as wires)	<a href="#">31305C</a> – Deposit Operations: ACH, Wire, and Remittance Transfers <a href="#">31124C</a> – Frontline: ACH, Wire, and Remittance Transfers
	Deal with members who could potentially be Politically Exposed Persons (PEPs)	<a href="#">30504C</a> – USA PATRIOT Act: Managing Compliance
	Deal with entities that are Money Services Businesses (MSBs)	<a href="#">30510C</a> – BSA for Money Services Businesses
	<p>Be aware of the stages of money laundering under AML guidelines</p> <p>Understand that all institutions must have a BSA/AML program</p> <p>Apply exemptions to proper members</p>	<a href="#">31522C</a> – Consumer Lending: BSA and Security Concerns



	<p>Follow Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p> <p>Record information on the Monetary Instrument Record</p>	
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 required</p> <p>Define a general or specific license</p>	<p><a href="#">30003C</a> – OFAC: Addressing Risks and Red Flags</p>
Bank Bribery Act	<p>Know limitations of what to accept from members</p> <p>Understand prohibition of accepting gifts in return for business preferences</p>	<p><a href="#">31138C</a> – Frontline: Ethics and the Bank Bribery Act</p>
Servicemember Civil Relief Act (SCRA)	<p>Assist borrowers who claim active-duty status</p>	<p><a href="#">30408C</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections</p>