



BAI Credit Union Series

Deposit Compliance Officer Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Deposit 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
30301C - Regulation CC: Essentials
30302C - Regulation CC: Comprehensive
30310C - Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30311C – Right to Financial Privacy Act (RFPA)
30313C - Identity Theft Prevention: Safeguarding Information
30319C – Regulation E: Handling Errors and Complaints
30324C - Fair Credit Reporting Act (FCRA): Essentials
30325C - Fair Credit Reporting Act (FCRA): Comprehensive
30327C - Reg DD: Comprehensive
30329C - Regulation GG: Essentials
30380C - Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
30420C - Reg Z: Fundamentals for Real Estate
30501C – BSA and AML: Comprehensive
30503C - SAR: Responding to the Suspicious
30505C - BSA Reporting: CTRs and Suspicious Activity
30510C - BSA for Money Services Businesses
31137C - Frontline: Regulation CC and Funds Availability
31206C - Sales Leadership: Consumer Transactions
31400C - Mortgage Origination: Marketing
31401C - Mortgage Origination: Matching Products
31404C - Mortgage Origination: Collecting Information and Documentation
31410C - Mortgage Processing: Providing Disclosures
31412C - Mortgage Processing: Verification and Documentation
31432C - Mortgage Underwriting: Examining Capacity and Capital
31460C - Mortgage Closing: Explaining Fees and Disclosures
31502C - Consumer Lending: Understanding the Application Process
31510C - Consumer Lending: Private Education Loans
31511C - Consumer Lending: Home Equity Loans
31512C - Consumer Lending: Credit Cards



31514C - Consumer Lending: Marketing and Social Media
31520C - Consumer Lending: Addressing Borrower Concerns
31521C - Consumer Lending: Borrower Protections
31540C - Consumer Lending: Considerations at Closing
30323C – MIP Procedures and Protections
30212C – Reg II: How Interchange Fees Affect Your Institution
30220C – Branch Closure Requirements
30520C – California Consumer Privacy Act Compliance for Financial Institutions
30135C – Serving the Modest Means Community: Benefits and Best Practices
30211C - Foreign Account Tax Compliance Act (FATCA)

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

Regulation	Suggested Training Timeframe	Recommended Courses	Additional Courses
Bank Secrecy Act (BSA)	Annually	30505C – BSA Reporting: CTRs and Suspicious Activity 30323C – MIP Procedures and Protections 30503C – SAR: Responding to the Suspicious 30501C – BSA and AML: Comprehensive 30510C – BSA for Money Services Businesses	31305C – Deposit Operations: ACH, Wire, and Remittance Transfers 31124C – Frontline: ACH, Wire, and Remittance Transfers 31207C – Sales Leadership: BSA and AML 31610C – Executive Leadership: BSA, AML, and Terrorist Financing 31308C – Deposit Operations: BSA and AML Considerations 32105C – Wealth Management: BSA and AML Considerations



			31434C – Mortgage Underwriting: BSA and Suspicious Activity 31461C – Mortgage Closing: BSA and Suspicious Activity 31207C – Sales Leadership: BSA and AML 31308C – Deposit Operations: BSA and AML Considerations 20205TELC – SAR: Tellers on the Alert 30323C – CIP Procedures and Protections 31136C – Frontline: BSA and AML 31522C – Consumer Lending: BSA and Security Concerns
Electronic Funds Transfer Act (Reg E)	Every other year, or as changes occur	30318C – Regulation E: Key Disclosures and Liability, and EFT and Overdraft Compliance 30319C – Regulation E: Handling Errors and Complaints	30320C – Regulation E: The Remittance Rule
Privacy of Consumer Financial Information (Reg P)	Annually	30310C – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA) 30311C – Right to Financial Privacy Act (RFPA)	31300C – Deposit Operations: Privacy Considerations 31203C – Sales Leadership: Deposit Products 31120C – Frontline: Privacy Considerations



			31902C – Contact Center: Authentication and Privacy 31300C – Deposit Operations: Privacy Considerations 31120C – Frontline: Privacy Considerations 32008C – Mortgage Servicing: Privacy and Information Security
Fair Credit Reporting Act (FCRA)	Every other year	30324C – Fair Credit Reporting Act (FCRA): Essentials 30325C – Fair Credit Reporting Act (FCRA): Comprehensive	
FACT Act and ID Theft Red Flags	Annually	30324C – Fair Credit Reporting Act (FCRA): Essentials 30325C – Fair Credit Reporting Act (FCRA): Comprehensive 30313C – Identity Theft Prevention: Safeguarding Information	
Availability of Funds and Regulation of Checks (Reg CC)	Annually	30301C – Regulation CC: Essentials 30302C – Regulation CC: Comprehensive 31137C – Frontline: Regulation CC and Funds Availability 31206C – Sales Leadership: Consumer Transactions	31121C – Frontline: Check Fraud Prevention 30122C – New Account Fraud



Truth in Savings Act (Reg DD)	Every other year, or as changes occur	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 31511C - Consumer Lending: Home Equity Loans 31520C - Consumer Lending: Addressing Borrower Concerns 31521C - Consumer Lending: Borrower Protections 31540C - Consumer Lending: Considerations at Closing 31404C - Mortgage Origination: Collecting Information and Documentation 31410C - Mortgage Processing: Providing Disclosures 31412C - Mortgage Processing: Verification and Documentation	30326C – Reg DD: Essentials
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		31460C - Mortgage Closing: Explaining Fees and Disclosures 31400C - Mortgage Origination: Marketing 31401C - Mortgage Origination: Matching Products 31432C - Mortgage Underwriting: Examining Capacity and Capital 30327C – Reg DD: Comprehensive	
Prohibition on Funding of Unlawful Internet Gambling (Reg GG)	Every other year, or as changes occur	30329C – Regulation GG: Essentials	
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	30380C – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk	