



BAI Credit Union Series

Operations Personnel Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Operations 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
30301C – Regulation CC: Essentials
30302C – Regulation CC: Comprehensive
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
30326C – Reg DD: Essentials
30327C – Reg DD: Comprehensive
30328C – Federally Insured Accounts
30329C – Regulation GG: Essentials
30332C – The ACH Network
30380C – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
30420C – Reg Z: Fundamentals for Real Estate
30502C – BSA and AML: Essentials
30504C – USA PATRIOT Act: Managing Compliance
30505C – BSA Reporting: CTRs and Suspicious Activity
30510C – BSA for Money Services Businesses
31123C – Frontline: Electronic Fund and Overdraft Considerations
31133C – Frontline: Robbery and Security
31137C – Frontline: Regulation CC and Funds Availability
31206C – Sales Leadership: Consumer Transactions
31300C – Deposit Operations: Privacy Considerations
31308C – Deposit Operations: BSA and AML Considerations
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
30317C – The Prepaid Card Rule: Consumer Protections and Disclosures
30175C – Information Privacy and Security for Payments
30176C – Recognizing and Preventing Payment Fraud

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

Regulation	Job-Specific Task(s)	Recommended Courses
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)	Handle opt-ins (and revocations of opt-ins) for overdraft fees Deal with accounts with EFT capabilities Issue ATM or debit cards or replace existing ones Deal with disputed transactions, including understanding	31123B – Frontline: Electronic Fund and Overdraft Considerations



	<p>authorized vs. unauthorized transactions</p> <p>Know the contents of the error resolution notice and its delivery requirements</p> <p>Provide disclosures when opening account with EFT capability or providing new access device</p> <p>Know whether receipts must be provided, as well as statement requirements</p> <p>Answer inquiries regarding services or access devices not by the credit union (such as ACH or decoupled debit cards)</p>	
Credit Union Security Procedures	Know and understanding the credit union's 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
Collection of Checks and Other Items by Federal Reserve Banks (Reg. J)	<p>Understand scope of the rule</p> <p>Observe presentation and settlement protocols</p> <p>Properly handle returned items</p>	20216 – Regulation J: Collection of Checks and Other Items by Federal Reserve Banks
Privacy of Consumer Financial Information	<p>Distinguish between consumers and members of the credit union</p> <p>Provide annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Understand which information cannot be shared with third parties (outside affiliates)</p>	31300C – Deposit Operations: Privacy Considerations



	Avoid providing personal information to a non-affiliated third party	
Reimbursement for Providing Financial Records (Reg. S)	Collect fees for producing documentation under certain circumstances	20222 – Regulation S: Reimbursement for Providing Financial Records
Fair Credit Reporting Act (FCRA)	<p>Receive and process opt-out decisions for consumer information</p> <p>Report only accurate information to a consumer reporting agency (including bad check service)</p> <p>Resolve disputes based on information bank is reporting to a consumer reporting agency</p> <p>Pull consumer reports, including bad check reports</p>	<p>30324C – Fair Credit Reporting Act (FCRA): Essentials</p> <p>30325C – Fair Credit Reporting Act (FCRA): Comprehensive</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 member</p> <p>Resolve address discrepancies and outdated information</p> <p>Resolve differences in information on consumer report and what member presents</p>	<p>30324C – Fair Credit Reporting Act (FCRA): Essentials</p> <p>30325C – Fair Credit Reporting Act (FCRA): Comprehensive</p>
Funds Availability (Reg. CC)	<p>Understand how check collection process works</p> <p>Know when interest must be paid on interest-bearing accounts</p> <p>Process deposits of checks and other noncash items</p>	30301C – Regulation CC: Essentials
	Know check hold policies	<p>30301C – Regulation CC: Essentials</p> <p>30302C – Regulation CC: Comprehensive</p>



		31137C – Frontline: Regulation CC and Funds Availability 31206C – Sales Leadership: Consumer Transactions
	Understand Check 21 impact on electronic check presentment	30301C – Regulation CC: Essentials
Truth in Savings (Part 707)	Deal with consumer purpose-deposit accounts	30326C – Reg DD: Essentials 30327C – Reg DD: Comprehensive
	Provide disclosures Provide change in terms notices, CD notices Provide periodic statements	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 31460C – Mortgage Closing: Explaining Fees and Disclosures



		31400C - Mortgage Origination: Marketing 31401C - Mortgage Origination: Matching Products 31432C - Mortgage Underwriting: Examining Capacity and Capital
	Calculate interest	30327C – Reg DD: Comprehensive
Unlawful Internet Gambling (Reg. GG)	Deal with members that may be participating in unlawful internet gambling operations	30329C – Regulation GG: Essentials
NCUA Insurance	Know coverage amounts and categories Know basic account types and meanings	30328C – Federally Insured Accounts
Bank Secrecy Act (BSA)	Collect and verify information according to MIP (USA Patriot Act)	30323C – MIP Procedures and Protections
	Be aware of reportable transactions and complete the Currency Transaction Report (CTR)	30505C – BSA Reporting: CTRs and Suspicious Activity
	Deal with members who potentially be Politically Exposed Persons (PEPs)	30504C – USA PATRIOT Act: Managing Compliance
	Recognize suspicious Activity Know Suspicious Activity Report (SAR) requirements	31308C – Deposit Operations: BSA and AML Considerations
	Understand that all institutions must have a BSA/AML program Understand that all institutions must have a Member Identification Program (MIP) Record information during funds transfers (such as wires) Follow information request and information sharing procedures	31308C – Deposit Operations: BSA and AML Considerations
	Know the stages of money laundering under AML guidelines	30502C – BSA and AML: Essentials



	<p>of identify possible suspicious activity</p> <p>Deal with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs</p>	
	Dealing with entities 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 at appropriate times</p> <p>Understand the difference between blocking and rejecting</p> <p>Differentiate between a general and specific license</p>	30003C – OFAC: Addressing Risks and Red Flags
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Ensure that all account terms and practices are disclosed fairly and accurately	30380C – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
Automated Clearing Houses (ACH)	Understand and explain to members how electronic payments operate	30332C – The ACH Network