



BAI Credit Union Series

Commercial Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Commercial Loan 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
30003C – OFAC: Addressing Risks and Red Flags
30313C – Identity Theft Prevention: Safeguarding Information
30323C – CIP Procedures and Protection
30401C – Regulation B: Comprehensive
30402C – Regulation B: Essentials
30403C – Fair Lending: Essentials
30410C – Flood Disaster Protection Act (FDPA) Compliance
30411C – Appraisals and Evaluations: Essentials
30412C – Appraisals and Evaluations: Comprehensive
30417C – Mortgage Basics: Laws and Regulations
30418C – Mortgage Basics: Products, Documents, and Costs
30440C – HMDA Fundamentals
30502C – BSA and AML: Essentials
30504C – USA PATRIOT Act: Managing Compliance
31133C – Frontline: Robbery and Security
31434C – Mortgage Underwriting: BSA and Suspicious Activity
31461C – Mortgage Closing: BSA and Suspicious Activity
31513C – Consumer Lending: Ethics
32300C – Introduction to Small Business Lending
32301C – SBA Loans for Small Business Lending
32302C – Building Relationships for Small Business Lending
32303C – Laws and Regulations for Small Business Lending
32304C – Assessing and Minimizing Risk for Small Business Lending
32307C – The Paycheck Protection Program for Small Business Lending
32308C – The Main Street Lending Program for Small Business Lending
32309C – Loan Origination for Small Business Lending
30260C – Section 1071: The Small Business Lending Data Collection Rule



View the recommended courses by regulation and job-specific task on the next page.

Regulation	Job-Specific Task(s)	Recommended Courses
Appraisal Rules and Regulations	Know what constitutes a valid appraisal Exempt certain transactions from appraisal requirements Keep appraisers separate from lending function Select and retain an appraiser Review an appraisal in connection with a loan Properly handle readdressed appraisals Order an evaluation instead of an appraisal when appropriate Understand USPAP's role in appraisals	30411C – Appraisal and Evaluations: Essentials 30412C – Appraisals and Evaluations: Comprehensive
Bank Bribery Act	Know limitations of what to accept from members Refuse gifts offered in return for business preferences	31513C – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	31434C – Mortgage Underwriting: BSA and Suspicious Activity 31461C – Mortgage Closing: BSA and Suspicious Activity
	Deal with members who may potentially be Politically Exposed Persons (PEPs)	30504C – USA PATRIOT Act: Managing Compliance
	Be aware of the stages of money laundering under AML guidelines Deal with customers under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	30502C – BSA and AML: Essentials
	Collect and verify information according to MIP (USA PATRIOT Act)	30323C – CIP Procedures and Protections
Credit Union Security Procedures	Follow credit union's security procedures and robbery response program	31133C – Frontline: Robbery and Security



Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat members fairly and equally</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction</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>	30403C – Fair Lending: Essentials
	Provide loans in the name of one or both applicants	30401C – Regulation B: Comprehensive
	Record government monitoring information (GMI) on written application forms	30402C – Regulation B: Essentials
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>	30403C – Fair Lending: Essentials