REGULATORY COMPLIANCE

Americans with Disabilities Act (ADA)
Provides guidelines for how employees in any part of the financial institution can meet the requirements of the Americans with Disabilities Act. Students will learn how reasonable accommodations can be applied in a variety of situations.

Audience:
All levels of employees.

Credits available: ICB

Americans with Disabilities Act (ADA) for Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers
This course focuses on the ADA responsibilities of Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers. It describes the federal law that prohibits discrimination against persons with a disability. This course identifies the types of situations that could involve discrimination at the bank. It also provides various examples of appropriate etiquette that should be used when interacting with individuals with disabilities.

Audience:

Call Center Representatives who interact with clients over the phone on a daily basis. Customer Service Representatives who service clients. Personal Bankers who interact with deposit, business and lending clients. Tellers who conduct transactions for clients on a daily basis.

Bank Bribery Act
Describes what is necessary to comply with this Act in order to prevent corrupt activities within financial institutions.

Audience:
All levels of employees.

Credits available: ICB

Bank Bribery Act for Personal Bankers
This course focuses on how a bank's code of conduct or policy should alert Personal Bankers about the bank bribery statute, and/or guidance about acceptable business practices. This course lists examples where the bank prohibits their officials from accepting a business opportunity from anyone seeking to do business with the bank. It also explains any exceptions to those prohibitions, and how employees must disclose anything of value to the bank.

Audience:

Personal Bankers who come in contact with various deposit, lending, and business clients.

Bank Protection Act
Covers how this Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior.

Audience:
All levels of employees.

Credits available: ICB

Bank Secrecy Act
Introduces employees of financial institutions to the Bank Secrecy Act and the reporting responsibilities that come with it. Covers the purpose of the Bank Secrecy Act, completion and submission of required Bank Secrecy Act reports, the timeframes and procedures for maintaining Bank Secrecy Act reports, and explaining to clients why Bank Secrecy Act reports are required.

Audience:
Employees working in a cash handling position in a financial institution or money service business.

Credits available: AIB, ICB

Bank Secrecy Act (BSA) for Call Center Representatives
This course focuses on the BSA responsibilities of Call Center Representatives. It explains that the quality of a bank's compliance depends on the actions of its client-contact employees and how important it is for Call Center Representatives to follow the bank's policies and procedures. This course explains how to complete the Suspicious Activity Report as a means for bank employees to play a critical role in helping law enforcement officials track illegally obtained funds to their original source.

Audience:
Call Center Representatives who interact with deposit and lending clients over the phone on a daily basis.

Bank Secrecy Act (BSA) for Customer Service Representatives
This course focuses on the BSA responsibilities of a Customer Service Representative. It explains that the quality of a bank's compliance depends on the actions of its client-contact employees and how important it is for Customer Service Representatives to follow the bank's policies and procedures. This course explains how to complete the Currency Transaction Report and Suspicious Activity Report as a means for bank

employees to help law enforcement officials track illegally obtained funds to their original source, and describes the qualifications for Designation of Exempt Person status. Customer Service Representatives also learn how to include three key points to answer client questions as to why BSA reports must be completed.

Audience:
Customer Service Representatives who service deposit and lending clients on a daily basis.

Bank Secrecy Act (BSA) for Managers
The Bank Secrecy Act is designed to deter crime through its record keeping and reporting requirements. These reporting requirements provide the government with a paper trail by which law enforcement agencies can track suspicious financial transactions.

Audience:
Any bank manager or senior level employee who wants to get an overview of how BSA fits into deposit operations or lending functions of a banking office or department.

Bank Secrecy Act (BSA) for Personal Bankers
This course focuses on the BSA responsibilities of a Personal Banker. It explains that the quality of a bank's compliance depends on the actions of its client-contact employees and how important it is for Personal Bankers to follow the bank's policies and procedures. This course explains how to complete the Currency Transaction Report and Suspicious Activity Report as a means for bank employees to help law enforcement officials track illegally obtained funds to their original source, and describes the qualifications for Designation of Exempt Person status. Personal Bankers also learn how to include three key points to answer client questions as to why BSA reports must be completed.

Audience:
Personal Bankers who interact with deposit and lending clients on a daily basis.

Bank Secrecy Act (BSA) for Private Bankers
This course provides important content relating to BSA/AML issues and awareness of governances that monitor transactions that could be tied to illegal activity. In Bank Secrecy Act for Private Bankers students will learn the definition of money laundering. They will learn how to discuss USA PATRIOT Act requirements for identifying clients and BSA rules for cash transactions. Participants will also learn the penalties for noncompliance and how OFAC's Specially Designated National and Blocked Person list is utilized.

Audience:
Bank Secrecy Act for Private Bankers targets a senior level audience with responsibilities that include working with foreign clients and large transactions.

Check 21 Overview
Explains what Check 21 is, including its benefits. Compares check processing before and after, and explains what a substitute check is and what it is not. Also explains how recrediting a customer's account is handled and how to answer common client questions.

Audience:
All bank staff that process checks or answer customer questions about checks.

Community Reinvestment Act (CRA)
Teaches why the CRA measures the way financial institutions are meeting the needs of everyone in their community of operations. Helps participants go beyond just referring the questions to a specific individual to knowing why the information is so important to those asking for it.

Audience:
All employees with direct client contact.

Credits available: ICB

Community Reinvestment Act (CRA) for Customer Service Representatives, Personal Bankers, and Tellers
This course focuses on the CRA responsibilities of Customer Service Representatives, Personal Bankers, and Tellers. It explains the CRA requirement for federal banking regulators to publicly evaluate and rate FDIC-insured banks and savings associations to ensure they meet the credit needs of all neighborhoods. This course describes the information that must be made available in a CRA Public Evaluation, as well as certain records in its public file.

Audience:
Customer Service Representatives who service clients. Personal Bankers who interact with deposit, business and lending clients. Tellers who conduct transactions for clients on a daily basis.

Electronic Funds Transfer Act - Regulation E
Covers how this Act protects consumers from errors and fraud that could occur in electronic transactions.

Audience:
All levels of employees.

Credits available: ICB

Electronic Funds Transfer Act (Reg E) for Call Center Representatives and Personal Bankers

This course focuses on the Reg E responsibilities of Call Center Representatives and Personal Bankers, and how it contains strong protections for clients from potential fraud and errors in electronic banking transactions. It lists content and timing requirements for each required disclosure, and requirements for each preauthorized transfer. This course also lists notice of error situations, and specifies the importance of routing notices of errors to help ensure that the bank complies with the error resolution timing requirements of Regulation E.

Audience:
Call Center Representatives who interact with clients over the phone, and Personal Bankers who interact with deposit and business clients.

Electronic Funds Transfer Act (Reg E) for Customer Service Representatives

This course focuses on the Reg E responsibilities of Customer Service Representatives and how it contains strong protections for clients from potential fraud and errors in electronic banking transactions. It lists content and timing requirements for each required disclosure, and requirements for each preauthorized transfer. This course also defines a notice of error and lists notice of error situations.

Audience:
Customer Service Representatives who often service clients' electronic funds transfers.

Electronic Funds Transfer Act (Reg E) for Tellers

This course focuses on the Reg E responsibilities of Tellers, and how it contains strong protections for clients from potential fraud and errors in electronic banking transactions. It lists content and timing requirements for each required disclosure, and requirements for each preauthorized transfer. This course also lists notice of error situations, and specifies the importance of routing notices of errors to help ensure that the bank complies with the error resolution timing requirements of Regulation E.

Audience:
Tellers who conduct transactions for clients on a daily basis.

Equal Credit Opportunity Act - Regulation B
Teaches participants how to evaluate an applicant's creditworthiness within the boundaries of the Equal Credit Opportunity Act. Covers the purpose and coverage of the Equal Credit Opportunity Act, reviews what a bank and its employees must do regarding the taking and processing of loan applications, prohibited bases for evaluating an application, required notifications, recordkeeping, and the consequences of non-compliance.

Audience:
Bank personnel involved in the process of gathering information for credit transactions.

Credits available: AIB, ICB

Equal Credit Opportunity Act (ECOA) for Personal Bankers
This course focuses on the ECOA responsibility of Personal Bankers who deal with credit applicants, to ensure that they are treated fairly. This course identifies how the ECOA's provisions affect a bank's procedures for all aspects of the credit transaction process, from making credit available to finally making a credit decision and maintaining client records. This course also reminds Personal Bankers about civil liabilities and other consequences for noncompliance.

Audience:
Personal Bankers who interact with lending clients on a daily basis.

Extending Credit to Bank Insiders – Regulation O
Banks are in business to take deposits and loan money to their customers. Banks have owners, usually in the form of shareholders, and are managed by a Board of Directors. Day-to-day jobs within the bank are handled by the bank's executive officers. All of these people involved with the bank's operation are called bank insiders. It is important that when a bank lends money to one of its insiders that it is as careful as when it lends money to anyone in the community. Regulation O governs this activity.

Audience:
All levels of employees.

Credits available: ICB

Extending Credit to Bank Insiders (Reg O) for Consumer Lenders
This course addresses the requirements for making loans to bank insiders.

Audience:

Consumer lenders.

Expedited Funds Availability Act - Regulation CC
Introduces key components of the Act including general knowledge of availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended.

Audience:
Any employee who accepts checks for deposit into transaction accounts.

Credits available: ICB

Fair Credit Reporting Act (FCRA)
Covers the purpose of the Fair Credit Reporting Act, compliance requirements under the Act, types of transactions and exemptions under the Act, sharing consumer information between affiliates, and the consequences of non-compliance.

Audience:
Bank personnel involved in using or reporting credit information.

Credits available: AIB, ICB

Fair Credit Reporting Act (FCRA) for Call Center Representatives
This course focuses on the FCRA responsibilities of Call Center Representatives. This course explains how the FCRA exists to ensure a fair and accurate credit reporting system for clients and the banking system, and to make certain consumer reporting agencies respect clients' right to privacy. The course identifies credit and noncredit-related transactions that are allowed under FCRA. It also explains requirements and restrictions for affiliates with regard to shared information.

Audience:
Call Center Representatives who interact with clients over the phone on a daily basis.

Fair Credit Reporting Act (FCRA) for Consumer Lenders
This course provides FCRA information specific to the consumer lending position including transactions covered by the Act, requirements of affiliates and consumer rights regarding adverse action.

Audience:
Consumer lenders.

Fair Credit Reporting Act (FCRA) for Personal Bankers
This course focuses on the FCRA responsibilities of Personal Bankers. This course explains how the FCRA exists to ensure a fair and accurate credit reporting system for clients and the banking system, and to make certain consumer reporting agencies respect clients' right to privacy. The course identifies credit and noncredit-related transactions that are allowed under FCRA. It explains requirements and restrictions for affiliates with regard to shared information. It also focuses on clients' rights when information from a consumer reporting agency or third party contributes to an adverse action.

Audience:
Personal Bankers who interact with clients who apply for credit on a daily basis.

Fair Housing Act
Teaches the FHA prohibited bases of discrimination, the requirements of the Equal Housing Lender Lobby Poster, and the Fair Housing logo. Students will also learn about FHA terminology and recordkeeping requirements.

Audience:
Frontline bank personnel such as tellers, new accounts and other entry-level bank positions.

Credits available: ICB

Fair Lending
Introduces participants to the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Covers the relationship between unfair treatment and illegal discrimination, the essential points of the five federal fair lending laws and the Joint Policy Statement on Discrimination in Lending, types of illegal discrimination, and best practices to ensure compliance with the fair lending laws.

Audience:
Bank personnel who have customer contact, and deal with consumer and real estate credit transactions including sales, processing, underwriting, and compliance personnel.

Credits available: AIB, ICB

Fair Lending for Consumer Lenders
This course explores the relationship between unfair treatment and illegal discrimination, and discusses how to avoid each.

Audience:
Consumer lenders.

Fair Lending for Personal Bankers
This course focuses on the Fair Lending responsibilities of Personal Bankers. It provides examples of conversations between bankers and clients to illustrate how subtle unfair treatment can become illegal discrimination. This course includes a table that lists anti-discrimination laws and the purposes of each when it comes to the three types of discrimination. It also identifies best practices Personal Bankers should use with clients during the inquiry, credit application, and credit decision stages of the credit process.

Audience:
Personal Bankers who come in contact with various deposit, lending, and business clients.

FDIC Deposit Insurance
Provides an overview of FDIC insurance coverage of accounts. Individual and joint account ownership types and aggregation of accounts are discussed as they relate to insurance coverage.

Audience:
All employees with customer contact.

Credits available: ICB

Flood Disaster Protection Act
Provides an overview of the requirements for processing transactions covered by this Act. Students will gain an understanding of the coverage requirements and exemptions, and the disclosures required in these transactions.

Audience:
Frontline employees involved in the lending process, including mortgage, consumer and small business lenders, loan processors and loan servicing.

Credits available: ICB

Flood Disaster Protection Act for Consumer Lenders
This course discusses the responsibilities of the consumer lender with regards to the Flood Disaster Protection Act.

Audience:
Consumer lenders.

Home Mortgage Disclosure Act (HMDA)
Introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Act. Provides an overview of the changes that will, in most cases, become effective January 2004.

Audience:
Bank personnel with responsibilities for any part of the mortgage lending process, including mortgage, consumer and small business lenders, loan processors and loan servicers.

Credits available: ICB

Home Mortgage Disclosure Act and Community Reinvestment Act for Consumer Lenders
This course covers the HMDA requirements most likely to affect consumer lenders as well as the Community Reinvestment Act (CRA) information that must be shared with the public.

Audience:
Consumer lenders.

Home Mortgage Disclosure Act (HMDA) for Personal Bankers
This course focuses on the HMDA responsibilities of Personal Bankers. It explains that HMDA is a data collection and disclosure law used to gather information on the home lending activity of financial institutions that meet certain guidelines. It describes each loan type covered under HMDA and how funds are used for each. This course also explains how to complete each section of the Loan Application Register (LAR) so that data from financial institutions can be reported in a specific format to the Federal Reserve Board.

Audience:
Personal Bankers who interact with lending clients on a daily basis.

Office of Foreign Asset Control Regulations (OFAC)
Centers on the OFAC regulations designed to impose economic sanctions against certain designated countries, what transactions are involved, and how to handle suspicious transactions. OFAC terminology is also included.

Audience:
Bank personnel who have deposit or lending responsibilities.

Credits available: ICB

Office of Foreign Asset Control (OFAC) for Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers

This course focuses on the OFAC responsibilities of Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers. It explains that the Specially Designated Nations (SDN) and Blocked Persons list and those individuals subject to the jurisdiction of the U.S. are prohibited from doing business with the bank. This course also focuses on following bank policies and procedures to handle match names, and the rules related to blocked funds.

Audience:
Call Center Representatives who interact with clients over the phone on a daily basis. Customer Service Representatives who service clients. Personal Bankers who interact with deposit, business and lending clients. Tellers who conduct transactions for clients on a daily basis.

Privacy for Customer Contact Personnel

Explores the privacy issues that customer contact staff face on a regular basis. Covers the existing Right to Financial Privacy Act as well as Regulation P, the newest consumer privacy guidelines resulting from the passage of the Gramm-Leach-Bliley Act. Includes the purpose of the privacy laws and regs, the terminology used to discuss the privacy issue, and explain the benefits of information sharing, techniques to safeguard client information from pretext calling scams, and how to answer a consumer's questions about their privacy rights.

Audience:
Bank personnel with customer contact in a financial institution.

Credits available: ICB

Privacy for Call Center Representatives

This course focuses on privacy responsibilities that Call Center Representatives face each day. It explains Regulation P that requires financial institutions to disclose the categories of nonpublic personal information that might be shared with third parties. This course helps Call Center Representatives to understand how and why consumer information is shared so they can educate customers and address their concerns. The course also covers how to keep customer nonpublic information out of the public eye in a bank work setting.

Audience:
Call Center Representatives who interact with clients over the phone on a daily basis.

Privacy for Consumer Lenders Course
This course describes privacy requirements contained in the Graham-Leach-Bliley Act as they affect consumer lenders.

Audience:
Consumer lenders.

Privacy for Customer Service Representatives
This course focuses on privacy responsibilities that Customer Service Representatives face each day. It explains Regulation P that requires financial institutions to disclose the categories of nonpublic personal information that might be shared with third parties. This course helps Customer Service Representatives to understand how and why consumer information is shared so they can educate customers and address their concerns. The course also covers how to keep customer nonpublic information out of the public eye in a bank work setting.

Audience:
Customer Service Representatives who service clients on a daily basis.

Privacy for Personal Bankers
This course focuses on privacy responsibilities that Personal Bankers face each day. It explains Regulation P that requires financial institutions to disclose the categories of nonpublic personal information that might be shared with third parties. This course helps Personal Bankers to understand how and why consumer information is shared so they can educate customers and address their concerns. The course also covers how to keep customer nonpublic information out of the public eye in a bank work setting.

Audience:
Personal Bankers who interact with deposit, lending and business clients on a daily basis.

Privacy for Tellers
This course focuses on privacy responsibilities that Tellers face each day. It explains Regulation P that requires financial institutions to disclose the categories of nonpublic personal information that might be shared with third parties. This course helps Tellers to understand how and why consumer information is shared so they can educate customers and address their concerns. The course also covers how to keep customer nonpublic information out of the public eye in a bank work setting.

Audience:
Tellers who conduct transactions for clients on a daily basis.

Credits available: ICB

Real Estate Settlement Procedures Act (RESPA)
Covers the activities, disclosures and specific job responsibilities that are required by the Real Estate Settlement Procedures Act (RESPA). Includes the purpose of the law, the extent of its coverage, the eight RESPA disclosures required at different stages of the home buying process, and examples of each form used.

Audience:
Bank personnel involved in the lending process, including mortgage, consumer and small business lenders, loan processors and loan services.

Credits available: AIB, ICB

Real Estate Settlement Procedures Act (RESPA) for Consumer Lenders
This course discusses the responsibilities of the consumer lender with regards to the Real Estate Settlement Procedures Act (RESPA).

Audience:
Consumer lenders.

Real Estate Settlement Procedures Act (RESPA) for Personal Bankers
This course focuses on the RESPA responsibilities for Personal Bankers. It describes its intent to protect home buyers from unnecessary high service charges resulting from abusive practices. It lists eight disclosures that RESPA requires lenders to provide during the home buying process and in what home buying situations disclosures apply. This course also includes a chart of activities prohibited by RESPA and their related scenarios and reasons for the violations.

Audience:
Personal Bankers who interact with lending clients on a daily basis.

Regulatory Compliance for Call Center Representatives.
Call center representatives assist customers by opening accounts, identifying and handling inquiries, and cross-selling bank products. Effective call center representatives must also demonstrate a thorough knowledge of the regulations that affect bank policies and procedures. This course offers valuable information on ten regulations that directly affect the responsibilities of call center representatives in most financial institutions.

Audience: Call center representatives who must effectively demonstrate a thorough knowledge pf the regulations that affect bank policies and procedures.

Credits available: AIB, ICB

Regulatory Compliance for Consumer Lenders

Course Description not written as of June 5, 2006

Audience: Consumer Lenders

Credits available: AIB

Regulatory Compliance for Customer Service Representatives
Customer service representatives are often the first "face" the customer sees in the bank. Excellent customer service skills and a thorough knowledge of bank products and services are critical to the relationship created between the bank and the customer. Customer service representatives also need a thorough knowledge of the regulations that affect bank policies and procedures. This course offers valuable information on ten regulations that directly affect the responsibilities of customer center representatives in most financial institutions.

Audience:
Customer service representatives who need a thorough knowledge of the regulations that affect bank policies and procedures.

Credits Available: AIB, ICB

Regulatory Compliance for Personal Bankers
Personal bankers are responsible for providing a wide range of banking services to meet customer needs and expectations. To help meet those needs, successful Personal Bankers must demonstrate effective interpersonal skills and a thorough knowledge of bank policies and procedures including regulatory compliance issues. This course offers valuable information on sixteen regulations that directly affect the responsibilities of personal bankers in most financial institutions.

Audience:
Personal Bankers who must effectively demonstrate a thorough knowledge of the regulations that affect bank policies and procedures.

Credits Available: AIB, ICB

Regulatory Compliance for Tellers
Tellers, very often, spend more time with a customer than any other employee in the bank. In addition to providing excellent customer service, Tellers must also demonstrate a thorough understanding of the regulations specific to the responsibilities that are part of the day-to-day job functions. This course offers valuable information on eight regulations that directly affect the responsibilities of Tellers in most financial institutions.

Audience:
Tellers who must effectively demonstrate a thorough knowledge of the regulations that affect bank policies and procedures

Credits Available: AIB, ICB

Servicemembers Civil Relief Act
Teaches how this Act works to suspend or postpone certain civil obligations so that military personnel can devote their full attention to their military duties. Students will learn what the regulations are, when they are in effect, and who qualifies for the provisions contained in the Act.

Audience:
Bank personnel with lending responsibilities.

Credits available: ICB

Servicemembers Civil Relief Act for Consumer Lenders
In this course consumer lenders will be given the overall purpose of the Servicemembers Civil Relief Act, originally called the Soldiers' and Sailors' Civil Relief Act, which was enacted by Congress in 1918 to protect military service members from civil action while they were on active duty.

Audience:
Consumer lenders.

Truth in Lending - Regulation Z
Shows participants how to comply with Regulation Z. Covers the purpose of Reg Z, how to properly disclose the terms of various loan types including how to quote Annual Percentage Rates, presenting disclosure statements for different types of consumer credit, advertising loan rates, calculating and disclosing a loan’s rescission period, and penalties for non-compliance.

Audience:
Bank personnel involved in the lending process, including mortgage, consumer and small business lenders, loan processors and loan servicers.

Credits available: AIB, ICB

Truth in Lending (Reg Z) for Consumer Lenders
This course on Truth in Lending (Reg Z) covers topics specific to consumer lenders. At the conclusion of the course students will be able to describe the types of loans covered by Reg Z; answer client questions about annual percentage rate (APR); describe different types of disclosure requirements' and explain the right of rescission.

Audience:
Consumer lenders.

Truth in Lending (Reg Z) for Personal Bankers
This course focuses on the Reg Z responsibilities for Personal Bankers. It explains the importance of quoting the rate to clients as the annual percentage rate as a means to provide rates and fees in uniform terms, allowing consumers to compare them when shopping for their loans. It describes each disclosure required by Reg Z and in what stage they must be used in a loan transaction. This course also explains the right of rescission and those transactions that are exempt from it.

Audience:
Personal Bankers who interact with lending clients on a daily basis.

Truth in Savings – Regulation DD
Provides insight into the Truth in Savings Act consistency requirements regarding the way rates and disclosures are provided to clients. Participants in this course will learn how rate information must be shared with clients, including verbal rate quotes and marketing efforts. Participants will also learn what disclosures are required and when those disclosures must be given to clients opening deposit account products.

Audience:
Bank personnel who are responsible for opening new accounts and quoting rates to clients.

Credits available: ICB

Truth in Savings Act (Reg DD) for Call Center Representatives
This course focuses on the Reg DD responsibilities of Call Center Representatives. It provides information concerning the Truth and Savings Act to help depositors better understand and compare account terms and conditions. The course lists and explains deposit accounts available to or held by clients that are covered by Reg DD. This course also helps Call Center Representatives identify specific phone inquiries about accounts that triggers the requirement to provide Truth in Savings disclosures.

Audience:

Call Center Representatives who are responsible for opening new accounts and quoting rates over the phone.

Truth in Savings Act (Reg DD) for Customer Service Representatives
This course focuses on the Reg DD responsibilities for Customer Service Representatives. It provides information concerning the Truth and Savings Act to help depositors better understand and compare account terms and conditions. It lists and explains deposit accounts available to or held by clients that are covered by Reg DD. This course also helps Customer Service Representatives identify specific in-bank and phone inquiries about accounts that triggers the requirement to provide Truth in Savings disclosures.

Audience:

Customer Service Representatives who are responsible for servicing clients on a daily basis where Reg DD disclosure issues may come up.

Truth in Savings Act (Reg DD) for Personal Bankers
This course focuses on the Reg DD responsibilities of Personal Bankers. It provides information concerning the Truth and Savings Act to help depositors better understand and compare account terms and conditions. It lists and explains deposit accounts available to or held by clients that are covered by Reg DD. This course also helps Personal Bankers identify specific in-bank and phone inquiries about accounts that triggers the requirement to provide Truth in Savings disclosures.

Audience:

Personal Bankers who interact with clients on a daily basis where Reg DD disclosure issues may come up.

USA PATRIOT Act
Teaches key aspects of the Act and what is needed to implement its provisions. Students learn how this Act affects the sharing of certain types of information between financial institutions and law enforcement officials to identify transactions that may involve terrorist activity or money laundering.

Audience:
Bank personnel with deposit function responsibilities.

Credits available: ICB

USA PATRIOT Act for Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers
This course focuses on the USA PATRIOT Act responsibilities of Call Center Representatives, Customer Service Representatives, Personal Bankers, and Tellers. It identifies types of accounts with increased risk of terrorist activity, and explains additional documentation and due diligence required for handling any permitted accounts that pose increased risk to banks. This course specifies the importance of not ignoring any action or transaction that may be suspicious. It refers to the BSA course for further details on suspicious activity reporting.

Audience:
Call Center Representatives who interact with clients over the phone on a daily basis. Customer Service Representatives who service clients. Personal Bankers who interact with deposit, business and lending clients. Tellers who conduct transactions for clients on a daily basis.