

## Welcome to the Training Room

**A**LONG WITH YOUR MEMBERSHIP COMES A YEAR'S WORTH of sessions with your own personal trainer. I'd like to start by telling you about our highly successful training program, job-based training. We've been doing bank compliance training for a long time and have worked with all kinds of folks: lenders, deposit siders, and compliance professionals. Our clients have included those with big bank physiques, small bank builds, and everything in between. We can help you meet your training goals, whether you are a beginner or more advanced, if you'd like to trim a little fat from your program, gain flexibility, or just tone up. With a little reshaping, our program works for anyone. So let's get started and pump you up!

**EDITOR'S NOTE:** In response to reader demand for more training content, we introduce **TRAINING ROOM**, a regular department written by Washington Mutual Bank's Meg Sczyrba, CRCM, CRP.

### The Program

Here at the Training Room, we advocate a method called job-based training to get your program in shape. We think you'll agree it will really help you meet your goals. Let me explain.

As compliance officers, we look at regulations as a whole. We analyze and research that way, and that's what makes us successful at our jobs. However, no one else in the bank needs to understand compliance to the same degree—they need to comprehend only the specific aspects of the regulations that impact their job. Of course, it's to our benefit to keep it that way—we don't want anyone else out there thinking they can do our jobs, now do we? (Wink.)

So rather than organizing training by law or regulation and sending it out to the entire bank, we target training to narrower audiences broken down by job requirements. We explain what the law says and how it impacts the audience's daily work.

### The Benefits

Training line unit employees based on their specific responsibilities benefits the trainees. The streamlined approach reduces the amount of compliance training overall, thereby

- leaving employees more time to do their jobs
- engaging them at a higher level to increase retention
- demonstrating that compliance is relevant to their specific job in an actionable way

This, in turn, strengthens your compliance program. Not to mention that it is considered a best practice by and for the regulators. Sound good so far?

### Warming Up

There are many ways to jumpstart your training program that don't require heavy lifting. You can begin with the lighter weights and work your way up. We don't want you to hurt yourself by trying to lift too much too soon.

Start by creating a program for each of your major lines of business or focus on the highest-risk areas for your bank—whatever you can handle. Each successive training season, you can add to your work or further break out a line of business. For example, you might originally categorize employees in your branches, residential lending, and commercial areas separately. The following year, you might focus on the highest-risk area and break down the job categories further. For example, you might look separately at the deposit and lending sides of your retail group. The year after that, you could split the deposit side into those who take deposits and those who open deposit accounts. It is up to you where to start this process and how far to take it. Remember that you don't have to do it all at once.

### Creating the Program

After you have segregated your groups, the next step is to assess what information those employees need to know to do their jobs. If you aren't familiar with an area's responsibilities, consult someone who is. The key is to consider what regulations apply to the area and then whittle each regulation down to the par-



ticular sections the group needs to know about. For example, when designing training for your branches you should include Reg. DD. If you split apart the tellers and the new accounts staff, you might tell the tellers they need to quote the APY while the platform folks would learn about what disclosures to provide when opening accounts.

When you have decided the range of material the group needs to know, take it one step further. Move the applicable segments around in a way that will make sense to your audience, for example chronologically or by subject matter. Don't feel confined to training each regulation as one piece. For instance, if you were training lenders you might walk them through a sample transaction. You might first discuss fair lending and not discouraging applicants (Reg. B), followed by the application process and

disclosures lenders must provide under various regulations, and eventually explain the notices associated with counteroffers, incompletes, and denials (back to Reg. B).

If you prefer to train by subject matter, you could tell the same group of lenders about closed-end loans in one session and open-end requirements in another. It is all up to you and what makes the most sense in your particular bank for the particular audience. See how flexible the program is?

From here, you can design the training material yourself or work with your training department to fill out the subject matter. If you previously trained by regulation, all the materials you need are at your disposal to cut and paste into a new structure. Your line units will appreciate the fresh approach and your willingness to consider compliance from their perspective.

## Next Steps

We hope by now you can see the value of the Training Room and are ready to make job-based training part of your regular routine. Until our next session, do you have any questions about the Training Room? Anything in particular you'd like to get out of your visits? Have you found a method that has worked for you? I'd love to hear about it. BC

## ABOUT THE AUTHOR

**Meg Sczybra, CRCM, CRP**, is the compliance processes manager at Washington Mutual. She has more than 11 years of experience in the banking industry and has spent a substantial amount of time building training solutions at several banks. Reach her via e-mail at [meg.sczyrba@wamu.net](mailto:meg.sczyrba@wamu.net).

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