

ABA Frontline Compliance

- ADA: Accessibility
- ADA: Employment
- ADA: How to Serve and Work with People Living with Disabilities
- Affiliate Transactions (Reg W)
- Appraisals: FIRREA and Interagency Guidelines
- Appraisals: Reg Z Requirements
- Bank Bribery Act
- Bank Protection Act
- BSA/AML: Fundamentals
- BSA/AML: Beneficial Ownership and Customer Due Diligence
- BSA/AML: CIP Advanced
- BSA/AML: CIP Basics
- BSA/AML: Communicating with Customers about CTRs
- BSA/AML: Completing the CTR
- BSA/AML: Exempting Customers from CTR Reporting
- BSA/AML: Recordkeeping-Wires, Money Orders, and other Challenges
- BSA/AML: Reporting
- BSA/AML: Risk Assessment and Customer Due Diligence
- BSA/AML: SAR Filing
- BSA/AML: USA PATRIOT Act
- CAN-SPAM Act
- Check Fraud
- Community Reinvestment Act
- Cybersecurity Fundamentals
- E-Sign Compliance
- Elder Financial Exploitation
- Extending Credit to Bank Insiders (Reg O)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Housing Act
- Fair Lending
- FCRA Overview
- FCRA Adverse Action
- FCRA Affiliate Information Sharing
- FCRA Duties of Furnishers
- FCRA Notice to Consumers (Risk-Based Pricing)
- FCRA Permissible Purpose
- FCRA Prescreened Offers of Credit
- FCRA Use of Consumer Reports in Employment
- FCRA Use of Medical Information
- FDIC Insurance Coverage
- Flood Disaster Protection Act
- Fraud Prevention
- Home Mortgage Disclosure Act (HMDA)
- Homeowners Protection Act
- Human Trafficking and Human Smuggling
- Identity Theft Red Flags Rule
- Military Lending Act (MLA)
- Mortgage Servicing: Overview
- Mortgage Servicing: ARM Notices
- Mortgage Servicing: Early Intervention and Continuity of Contact
- Mortgage Servicing: Error Resolution
- Mortgage Servicing: Escrow Accounts
- Mortgage Servicing: Force-Placed Insurance
- Mortgage Servicing: Loan Origination and Servicing Transfers
- Mortgage Servicing: Loss Mitigation
- Mortgage Servicing: Payment Crediting and Periodic Statements
- Mortgage Servicing: Successors in Interest
- Non-Deposit Investment Products (NDIP), Sales of Insurance, and Anti-Tying Rules
- Office of Foreign Assets Control (OFAC)
- Privacy: Overview of Laws
- Privacy: GLBA (Reg P)
- Privacy: GLBA Safeguards Rule
- Real Estate Settlement Procedures Act (RESPA)
- Referral Rules for Non-Licensed Bank Employees
- Reg B Overview
- Reg B 1071
- Reg B Appraisals and Other Valuations
- Reg B Creditors' Request for Information
- Reg B Evaluating Applications
- Reg B Notifications
- Reg CC Overview
- Reg CC Disclosures and Notifications
- Reg CC Funds Availability and Exceptions
- Reg CC Indorsements
- Reg CC Subpart C
- Reg E Overview
- Reg E Consumer Liability
- Reg E Consumer Remittances
- Reg E Disclosure Requirements
- Reg E Error Resolution Requirements
- Reg E Gift Cards
- Reg E Overdrafts

ABA Frontline Compliance - Continued

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| <ul style="list-style-type: none">•Reg E Preauthorized Transfers•Reg E Prepaid Accounts•Reg Z Overview•Reg Z Adjustable Rate Mortgages•Reg Z Advertising•Reg Z Credit Cards•Reg Z HELOCs (Open-End Credit)•Reg Z HOEPA and Higher-Priced Mortgage Loans•Reg Z Installment and Home Equity Loans (Closed-End Credit)•Reg Z Mortgages•Reg Z Non Home Secured (Open-End Credit)•Reg Z Private Education Loans•Reg Z Reverse Mortgages | <ul style="list-style-type: none">•Reg Z Right of Rescission•Reserve Requirements for Depository Institutions (Reg D)•Right to Financial Privacy Act: Federal Government Requests for Information•Robbery and Bank Security•S.A.F.E. Mortgage Licensing Act (Reg G)•Servicemember Civil Relief Act (SCRA)•Social Media: Managing the Risks•Telephone Consumer Protection Act (TCPA)•TILA-RESPA Integrated Disclosures•Truth in Savings Act (Reg DD): Disclosures, Payment of Interest, and Overdrafts•Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)•Unlawful Internet Gambling Enforcement Act (Reg GG) |
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ABA Frontline Compliance (Bank Directors)

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| <ul style="list-style-type: none">•Beyond the Welcome: New Director Onboarding•Board Oversight: Bank Governance Structure•Board Oversight: BSA/AML/OFAC•Board Oversight: Compliance Control Activities•Board Oversight: Compliance Management•Board Oversight: Credible Challenge•Board Oversight: Effective Compliance Management System (CMS)•Board Oversight: Fair Lending•Board Oversight: Fostering Innovation•Board Oversight: Insiders and Regulation O | <ul style="list-style-type: none">•Board Oversight: Managing Reputation Risk•Board Oversight: Post Compliance Exam Activities•Board Oversight: Preparing for the Compliance Exam•Digital Trends: Blockchain•Digital Trends: Cybersecurity•Digital Trends: Payments•Understanding Directors and Officers (D&O) Insurance•What Do Bank Boards Do? |
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ABA Frontline Compliance (Bank Marketers)

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| <ul style="list-style-type: none">•Advertising Overview for Marketers•Fair Lending for Marketers•FDIC for Marketers•Social Media for Marketers | <ul style="list-style-type: none">•Truth in Lending for Marketers•Truth in Savings for Marketers•UDAAP for Marketers |
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ABA Frontline Compliance (Other)

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| <ul style="list-style-type: none">•Active Aggressor for Employees•Active Aggressor for Managers•Bank On: Opening the Door to Opportunity•Best Practices for Managing Remote Employees | <ul style="list-style-type: none">•Sexual and Workplace Harassment•Sexual and Workplace Harassment for Managers |
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ABA Frontline Compliance

ADA: Accessibility

Covers Title III of the ADA which involves accessibility in places of public accommodation, such as banks. Addresses effective accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled, or the bank builds a new facility.

Reviewed/Updated: December 2022. Length: 30 minutes.

ADA: Employment

Explains the fundamental requirements and prohibitions of Title I of the ADA and how it applies to all aspects of the employment relationship. Teaches bank employees to recognize employment situations that raise ADA issues and to address them effectively.

Reviewed/Updated: December 2022. Length: 45 minutes

ADA: How to Serve and Work with People Living with Disabilities

Learn effective and practical ways to engage with both customers and employees with disabilities to ensure they're treated with the same dignity and respect as people without disabilities. This course explores different types of disabilities, including mobility, hearing, speech, and language impairments; intellectual and developmental disabilities; and blindness or low vision. Discover how to approach service animals and the rules about use of mobility devices.

Reviewed/Updated: September 2022. Length: 50 minutes.

Affiliate Transactions (Reg W)

Provides an overview of Regulation W, a federal regulation that restricts and imposes requirements on certain kinds of transactions between banks and their affiliates. Describes amount limits and collateralization requirements of transactions and the rules to determine the amounts of transactions subject to quantitative limitations and collateral value requirements.

New Version Released: July 12, 2024. Length: 15 minutes.

Appraisals: FIRREA and Interagency Guidelines

Approach the appraisal process with impartiality, knowledge of requirements and standards, and effective evaluation techniques. This course covers requirements for an effective appraisals and evaluations, FIRREA and Interagency Appraisal and Evaluation Guidelines, requirements for reviews and evaluations, requirements for monitoring collateral value, and transactions that may be exempt from obtaining an appraisal.

Reviewed/Updated: July 2022. Length: 50 minutes.

Appraisals: Reg Z Requirements

Learn permitted and prohibited valuation-related activities, prohibition on conflicts of interest and additional valuation independence requirements, including the requirement of a physical visit and additional appraisals for flipped properties. This course covers requirements for valuation independence, additional requirements for higher-priced mortgage loans, and transactions that are exempt from the requirements related to written appraisals.

Reviewed/Updated: July 2022. Length: 25 minutes.

Bank Bribery Act

This course explains the requirements of the Bank Bribery Act, which is intended to prevent those making or influencing financial institutions' decisions from being bribed when making those decisions. It discusses bank codes of conduct and describes activities that are prohibited and permissible under the Act.

New Version Released: January 15, 2024. Length: 20 minutes.

Bank Protection Act

This course explains the Bank Protection Act, which requires banks to adopt policies and procedures to protect bank employees and bank customers. It describes the devices/equipment banks must have in place to assist law enforcement in the apprehension of individuals who perpetrate crimes against the bank, and explains appropriate security procedures to discourage those crimes, and to assist in the identification and prosecution of persons who commit such acts.

New Version Released: January 15, 2024. Length: 20 minutes.

BSA/AML: Fundamentals

Explores Understand the basic elements of the Bank Secrecy Act (BSA), originally the Currency and Foreign Transactions Act of 1970 but amended over time, and its associated compliance expectations. This course covers the three stages of money laundering and the requirements for a Bank Secrecy Act compliance program. It also describes the key parts of a BSA/AML policy, explains the importance of identifying customers, monitoring transactions, filing reports and retaining records, and outlines the possible penalties for non-compliance.

Reviewed/Updated: December 2022. Length: 30 minutes.

BSA/AML: Beneficial Ownership and Customer Due Diligence

Provides information on FinCEN's CDD Rule that amends existing BSA regulations, and requirements to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions. Describes the fifth pillar requirements under the CDD Rule and the four core elements of customer due diligence.

Reviewed/Updated: June 2023. Length: 30 minutes.

BSA/AML: CIP Advanced

Explains the additional CIP steps to take at account opening to identify customers and confirm that their activities and funds are legitimate. Describes the documentation and enhanced due diligence the bank may require for non-U.S. persons, and risks to the bank when offering services to higher risk entities.

Reviewed/Updated: June 2023. Length: 30 minutes.

BSA/AML: CIP Basics

Describes the two-step process to obtain types of identifying information from customers, and risk-based procedures to verify information. Explains the procedures to maintain records of the information used to verify identifying information. Explores different ways to disclose the CIP notice at account opening.

Reviewed/Updated: June 2023. Length: 40 minutes.

BSA/AML: Communicating with Customers about CTRs

Teaches how to explain to customers that the bank is required by law to collect and retain certain records, or make particular reports. Explains how the FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide" can be used as a resource to help address questions frequently asked by customers.

Reviewed/Updated: June 2023. Length: 20 minutes.

BSA/AML: Completing the CTR

Explains the need for and parameters of CTR filing as well as the key aspects of completing electronically filed CTRs, and CTRs for armored car deliveries. Provides examples of multiple transactions and explains aggregation at various levels including customer, account, and conductor focused CTRs.

Reviewed/Updated: June 2023. Length: 45 minutes.

BSA/AML: Exempting Customers from CTR Reporting

Explains both phases of the exemption process and the information that is needed and lists the business entities that are not eligible for exemption from CTR reporting. Discusses the reasons for possible decisions to revoke customer exemptions.

Reviewed/Updated: June 2023. Length: 20 minutes.

BSA/AML: Record Keeping – Wires, Money Orders, and Other Challenges

Describes information the bank retains for wire transfers, and the travel rule and the information the originator's bank obtains and transmits for transactions. Explores the recordkeeping requirements for direct and indirect purchases of monetary instruments, and for extensions of credit, lending products, and other types of transactions.

Reviewed/Updated: July 2022. Length: 20 minutes.

BSA/AML: Reporting

Explains the requirements needed to complete the Currency Transaction Report (CTR) and the Designation of Exempt Person (DOEP). Describes the BSA-required Report of International Transportation of Currency or Monetary Instruments Report (CMIR), the Report of Foreign Bank and Financial Accounts (FBAR), the Suspicious Activity Report (SAR), and SAR filing requirements.

Reviewed/Updated: July 2022. Length: 20 minutes.

BSA/AML: Risk Assessment and Customer Due Diligence

Explores the factors that affect a bank's BSA risk profile and explains the importance of proper risk analysis steps and factors to consider. It focuses on how to identify the risks and assesses the impact and implements measures and controls to reduce and manage the risk.

Reviewed/Updated: July 2022. Length: 15 minutes.

BSA/AML: SAR Filing

This course describes the BSA requirements for a bank to file a Suspicious Activity Report and why federal law limits sharing information about a SAR, and the components of a SAR monitoring and reporting system, and how to answer the essential questions that comprise the basis of the SAR narrative.

Reviewed/Updated: July 2022. Length: 40 minutes.

BSA/AML: USA PATRIOT Act

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing, and explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

Reviewed/Updated: July 2022. Length: 20 minutes.

CAN-SPAM Act

This course explains the CAN-SPAM Act, a law that sets the rules for commercial email for the purposes of reducing email spam. The course covers the differences between commercial and transactional email messages, requirements for commercial messages, consumer opt-out rights and spells out tough penalties for violations.

New Version Released: January 15, 2024. Length: 25 minutes.

Check Fraud

This course explains the drivers of check fraud and how criminals steal, fraudulently indorse, alter, and counterfeit checks and how bank staff can detect fraudulent checks. It also explains who is responsible for losses resulting from check fraud based on the type of check fraud, when to return a check and when to submit a breach of warranty claim for altered and fraudulently indorsed checks.

New Course Released: October 22, 2024. Length: 30 minutes.

Community Reinvestment Act

Explains how regulators evaluate a bank's efforts to meet the credit needs of the assessment area(s) it serves, and an overview of the bank examination categories and the ratings regulatory agencies use to define a bank's performance. Describes the items a bank must keep in a public file.

Reviewed/Updated: April 2024. Length: 30 minutes.

Cybersecurity Fundamentals

This course identifies common cybersecurity risks that banks and their customers face and how to mitigate them. It describes guidelines for protecting sensitive bank information and offers guidance on what bank employees should do if faced with a cybersecurity threat or incident.

New Version Released: April 9, 2024. Length: 40 minutes.

E-Sign Compliance

This course summarizes requirements of the E-SIGN Act relevant to banks, including provisions related to consumer disclosure and consent, electronic disclosures that require consumer consent and methods for obtaining "demonstrable consent" to receive disclosures electronically. It also explains E-signatures and E-SIGN record retention requirements.

New Version Released: January 15, 2024. Length: 30 minutes.

Elder Financial Exploitation

This course explains how and why older individuals are often targeted for financial exploitation. Frontline bank personnel will learn to detect potential financial abuse by strangers, or someone known to the older person. It explains common scams perpetrated against older individuals, and red flags to look out for.

New Version Released: April 9, 2024. Length: 40 minutes.

Extending Credit to Bank Insiders (Reg O)

Explains the federal law that prevents bank "insiders" from receiving preferential treatment by imposing limits and stipulations on credit that banks extend to executive officers, principal shareholders, and directors.

New Version Released: July 12, 2024. Length: 30 minutes.

Fair Debt Collection Practices Act (FDCPA)

This course explains the consumer protections and debt collector responsibilities under the Fair Debt Collection Practices Act (FDCPA) and its implementing regulation, Regulation F, which are intended to promote fair debt collection acts and practices involving consumer debts. The regulation primarily applies to third parties who collect debt on behalf of another party to whom the debt was originally owed. However, even though it generally does not apply to banks who are collecting their own debt, some banks use it as a guide in their own consumer debt collection policies.

New Version Released: January 15, 2024. Length: 30 minutes

Fair Housing Act

This course explores the Fair Housing Act prohibited bases of discrimination. Describes the requirements of the Equal Housing Lender Lobby Poster and the Fair Housing logo. Explains key differences between the prohibited basis under the Fair Housing Act and those under Regulation B (Equal Credit opportunity Act.)

New Version Released: January 24, 2025. Length: 25 minutes.

Fair Lending

This course covers illegal discriminatory lending practices and their consequences. It explains how illegal discrimination may include disparate treatment, practices that have a disparate impact on certain groups, and how to avoid illegal discrimination throughout the lending process.

New Version Released: January 15, 2024. Length: 45 minutes.

FCRA Overview

This course explains how the FCRA endeavors to ensure the accuracy and privacy of the information in consumer reports. Focus on the provisions of the FCRA that are relevant to banks as users of consumer reports and furnishers of information to consumer reporting agencies.

New Version Released: January 15, 2024. Length: 15 minutes.

FCRA Adverse Action

This course describes the adverse action requirements of the FCRA including notice content and timing requirements.

New Version Released: January 15, 2024. Length: 10 minutes.

FCRA Affiliate Information Sharing

This course describes the FCRA limits on when and how financial institutions may share consumer information with others, including their affiliates. It also covers rules about using consumer information from an affiliate for marketing purposes, including the notice and opt-out rights.

New Version Released: January 15, 2024. Length: 15 minutes.

FCRA Duties of Furnishers

This course describes furnishers' responsibilities to provide accurate information to consumer reporting agencies, investigate disputes from consumers about information they have reported, and other duties.

New Version Released: January 15, 2024. Length: 15 minutes.

FCRA Notice to Consumers (Risk-Based Pricing)

This course explains lenders' responsibilities under the FCRA when they price loans based on the risk of the consumer applicant. This includes when they must provide a risk-based pricing notice, or a credit score notice in lieu of a risk-based pricing notice and the content, form and timing of notices.

New Version Released: January 15, 2024. Length: 20 minutes.

FCRA Permissible Purpose

This course explores the "permissible purposes" for which banks and others may obtain consumer reports under FCRA.

New Version Released: January 15, 2024. Length: 13 minutes.

FCRA Prescreened Offers of Credit

This course explains the conditions for obtaining and using consumer reports for marketing credit and insurance products under the FCRA "prescreening" provisions, including requirements about establishing criteria, making a firm offer and post-screening. It also describes the content and form of the notices that allow consumers to opt out of receiving prescreened offers.

New Version Released: January 15, 2024. Length: 10 minutes.

FCRA Use of Consumer Reports in Employment

This course explains the FCRA requirements to obtain consumer reports for employment purposes and disclosures consumers must receive.

New Version Released: January 15, 2024. Length: 10 minutes.

FCRA Use of Medical Information

This course explores FCRA restrictions on when medical information may be obtained and used for credit purposes.

New Version Released: January 15, 2024. Length: 15 minutes.

FDIC Insurance Coverage

Explains the role of the FDIC in insuring bank deposits. Defines key FDIC terminology and describes insurance coverage and limits. Explains ownership categories and how to calculate coverage for individual account holders and ownership categories.

New Version Released: January 24, 2025. Length: 20 minutes.

Flood Disaster Protection Act

This course provides an overview of federal laws that mandate flood insurance requirements for federally-backed mortgages, and mortgages and loans obtained through federally insured financial institutions. It explains when and how lenders must ensure mortgage borrowers have flood insurance.

New Version Released: January 15, 2024. Length: 45 minutes.

Fraud Prevention

This course is intended to help bank staff involved in daily banking operations to detect and prevent deposit account fraud and help customers recognize and avoid being victimized. It explains altered and counterfeit checks and scams that target deposit accounts.

New Version Released: January 25, 2024. Length: 30 minutes.

Home Mortgage Disclosure Act (HMDA)

This course explores the types of loans HMDA covers and explains what demographic information about the loan application, and applicant, that banks must collect and report to the government.

New Version Released: April 9, 2024. Length: 45 minutes.

Homeowners Protection Act

This course explains the Homeowners Protection Act, which requires mortgage lenders and servicers to cancel or terminate private mortgage insurance (PMI) in certain circumstances. It describes when PMI must be cancelled or terminated, the related PMI disclosures consumers must receive and when they must receive them.

New Version Released: October 22, 2024. Length: 30 minutes.

Human Trafficking and Human Smuggling

Explains human trafficking and human smuggling crimes and how bankers can help detect these crimes. Offers guidance on what actions banks can take when they suspect human trafficking and human smuggling activity.

New Version Released: July 12, 2024. Length: 30 minutes.

Identity Theft Red Flags Rule

Provides a broad overview of the requirements of the Red Flags Rule and the protection of customer information, including the requirement that banks develop and implement a written Identity Theft Prevention Program.

New Version Released: July 12, 2024. Length: 40 minutes.

Military Lending Act (MLA)

Describes key provisions of the Military Lending Act including who is covered, the types of consumer credit covered, the act's protections, including a cap on the cost of covered credit, and the main distinctions from the Servicemembers Civil Relief Act.

New Version Released: July 12, 2024. Length: 30 minutes.

Mortgage Servicing: Overview

Provides an overview of the key changes in the new requirements of the topics related to Servicing Rules for the general loan servicing, special protections for loans in delinquency, and general servicer policies, procedures, and requirements.

Reviewed/Updated: January 2023. Length: 45 minutes.

Mortgage Servicing: ARM Notices

Provides an explanation of when Initial Variable Rate Notices, Initial Rate Reset Notices, and Subsequent Rate Reset Notices are required, what information should be included, and any timing exceptions.

Covers transactions that either do not require the disclosures or have additional disclosure requirements specific to the particular transaction structure.

Reviewed/Updated: January 2023. Length: 30 minutes.

Mortgage Servicing: Early Intervention and Continuity of Contact

Provides an understanding of the delinquency and live contact requirements of early intervention and the timing of a Delinquency Notice and information that must be included, as well as the continuity of contact requirements.

Reviewed/Updated: January 2023. Length: 30 minutes.

Mortgage Servicing: Error Resolution

Covers the types of errors covered and which errors are not covered, servicer requirements after receiving a notice of error, multiple or additional errors, and requirements for providing information from a borrower and to a borrower. Explores alternative compliance situations and additional servicer response requirements.

Reviewed/Updated: January 2023. Length: 40 minutes.

Mortgage Servicing: Escrow Accounts

Provides an explanation of the escrow account including establishment, analysis and maintenance of the escrow account. Explains the escrow rules for HPMLs and rules pertaining to flood insurance premiums, including transactions and creditors that are exempt from these requirements.

Reviewed/Updated: January 2023. Length: 40 minutes.

Mortgage Servicing: Force-Placed Insurance

Covers specific requirements for when servicers can purchase force-placed insurance, what guidance exists for fees, how servicers seek repayment of advanced premiums, and how servicers handle loans with force-placed insurance in foreclosure and the cancellation of force-placed insurance when it is no longer needed.

Reviewed/Updated: January 2023. Length: 40 minutes.

Mortgage Servicing: Loan Origination and Servicing Transfers

Covers the disclosure statements and other servicing transfer requirements. Explains why servicers should review their own practices and ability of counterparties to adhere to servicing transfer guidance and regulations. Describes the conditions and processes related to the evaluation of loss mitigation during the transfer of servicing.

Reviewed/Updated: January 2023. Length: 45 minutes.

Mortgage Servicing: Loss Mitigation

Covers the conditions for a loss mitigation application receipt and obligations of forbearance and repayment plans, and the requirements for providing a notice of complete application and denial circumstances. Identifies how a determination notice is used for a loss mitigation offer, conditions for acceptance or rejection, and conditional non-home options.

Reviewed/Updated: January 2023. Length: 45 minutes.

Mortgage Servicing: Payment Crediting and Periodic Statements

Provides an understanding of payment posting requirements, rules related to handling partial and conforming payments, and payoff statement requirements. Describes information the periodic statement must contain related to payments, fees, transactions, contact information for the servicer and housing counselors, and statement timing, form, and content requirements.

Reviewed/Updated: January 2023. Length: 40 minutes.

Mortgage Servicing: Successors in Interest

Identifies documentation requirements for confirmation of successors in interest status and how to communicate with and treat successors in interest. Identifies RESPA considerations for confirmed and potential successors in interest. Identifies additional considerations for ability to repay, private right of action and UDAAP.

Reviewed/Updated: January 2023. Length: 45 minutes.

Non-Deposit Investment Products (NDIP), Sales of Insurance, and Anti-Tying Rules

Explains the Interagency Consumer Protections in Sales of Insurance (ICP) rule and Interagency Guidance on the Sale of Non-Deposit Investment Products, which address the retail sale, solicitation, and advertising insurance products and non-deposit investment products to consumers. Explains bank requirements that help customers understand risks associated with non-FDIC insured investment products, including sales practices and disclosures, and includes a description of FDIC signage requirements so customers understand when bank products are not FDIC insured. This course also covers bank anti-tying rules, the law against banks conditioning the availability or price of one product on the customer obtaining another product and important exceptions to this prohibition.

New Course Released: January 24, 2025. Length: 20 minutes.

Office of Foreign Assets Control (OFAC)

This course explains how the Office of Foreign Assets Control's (OFAC) economic sanctions work and banks' responsibilities with regard to sanctions programs. It describes how banks screen to prevent bad actors from using the U.S. financial system and profiting from their bad acts, including what banks should do when they identify a potential match with someone on the OFAC sanctions list. The course also describes the essential components of a sanctions compliance program, what banks may tell customers about blocked funds and reporting, and recordkeeping requirements.

New Version Released: October 22, 2024. Length: 20 minutes.

Privacy: Overview of Laws

Provides a high level overview of the general purpose and function of each key consumer privacy law that impacts banks and their customers: Gramm-Leach-Bliley Act (GLBA), Fair Credit Report Act (FCRA), Right to Financial Privacy Act (RFPA), Health Insurance Portability and Accountability Act (HIPAA), Children's Online Privacy Protection Act (COPPA), General Data Protection Regulation (GDPR), and the Taxpayer First Act.

Reviewed/Updated: June 2023. Length: 25 minutes.

Privacy: GLBA Rule (Reg P)

An overview of the general provisions of the Gramm-Leach-Bliley Act privacy rule to help banks ensure the security and confidentiality of customer information. Learn the privacy and information sharing requirements and policies to communicate to customers how information is protected and to help your bank achieve GLBA compliance.

Reviewed/Updated: June 2023. Length: 25 minutes.

Privacy: GLBA Safeguards Rule

Focuses on the general requirements and considerations outlined in the Gramm-Leach-Bliley Act safeguards rule. Learn to recognize sensitive customer information as defined by the rule that mandates how banks must respond to data breaches.

Reviewed/Updated: June 2023. Length: 10 minutes.

Real Estate Settlement Procedures Act (RESPA) Overview

The Real Estate Settlement Procedures Act (RESPA) Overview Frontline course provides information about consumer protections during the home buying process. The course identifies the types of loans RESPA and its implementing regulation, Regulation X, cover and the disclosures they require. The course discusses the prohibition against certain kickbacks and unearned fees, the prohibition of sellers of residential real estate to require use of a certain title company, and the prohibition against charging a fee for the preparation of any RESPA or Truth in Lending Act (TILA) disclosure. It also provides an overview of the general responsibilities for servicing the mortgage loan during the life of the loan.

Reviewed/Updated: December 2022. Length: 1 hour.

Referral Rules for Non-Licensed Bank Employees

Explains the rules and guidance surrounding the referral of business, including limits on amounts and types of referral compensation. Describes the Regulation R provisions that address referral compensation applicable to bank employees who refer customers to broker-dealers. Describes Regulation Z's Loan Originator Compensation rules that address the limited circumstances when a bank employee who is not a loan originator may make a referral. (NOTE: This course does not cover referral and compensation rules under Section 8 of RESPA.)

New Course Released: January 24, 2025. Length: 15 minutes.

Reg B Overview

This course provides an overview of purpose, applicability, and prohibitions against illegal discrimination of the Equal Credit Opportunity Act and Regulation B and explains how they apply throughout the credit cycle. This course explains the "prohibited bases" for denying or pricing credit, and how the regulation applies to various aspects of the lending process such as applications, information requests, application evaluations and notifications of about creditor actions.

New Version Released: January 15, 2024. Length: 20 minutes.

Reg B 1071

This course offers an overview of the demographic and other data banks must collect and report to the government related to small business loan applicants and borrowers under "§1071" provisions of Regulation B. It also reviews the firewall provisions that protect that information from inappropriate disclosure during the loan application review process.

New Course Released: April 9, 2024. Length: 60 minutes.

Reg B Appraisals and Other Valuations

This course explains the Regulation B requirements that creditors provide applicants free copies of appraisals and other written valuations developed in connection with an application for a loan to be secured by a first lien on a dwelling. It also explains when and how lenders must notify consumer mortgage applicants of their right to receive copies of appraisals.

New Version Released: January 15, 2024. Length: 25 minutes.

Reg B Creditors' Request for Information

This course explains when, under Regulation B, creditors may request and collect information about a loan applicant's characteristics, such as race, color, religion, national origin and sex, as well as the limitations on inquiries regarding marital status, spouse and source of income.

New Version Released: January 15, 2024. Length: 13 minutes.

Reg B Evaluating Applications

This course focuses on the information Regulation B permits creditors to consider in evaluating credit applicants without illegally discriminating. It describes loan evaluation systems including judgment systems and credit scoring systems. It also reviews Regulation B limitations on requiring people other than the applicant to sign credit documents, requirements that creditors consider certain information, and limitations on actions creditors may take on open-end credit.

New Version Released: January 15, 2024. Length: 20 minutes.

Reg B Notifications

This course describes the Regulation B content and timing of notices lenders must provide when they approve or deny consumer and business credit applications, respond to credit applications with counteroffers, receive incomplete applications, make unfavorable changes to or close existing accounts and act on third party applications.

New Version Released: January 15, 2024. Length: 20 minutes.

Reg CC Overview

This course provides an overview of Regulation CC including its provisions related to when funds from deposits must be available to customers and required notices and disclosures. It also covers the Regulation CC provisions pertaining to the collection and return of checks and indorsement standards.

New Course Released: January 15, 2024. Length: 20 minutes.

Reg CC Disclosures and Notifications

In this course, students learn about Regulation CC disclosures designed to help bank customers understand when money from deposits is available for their use. The notices include those required at account opening, when a hold on a deposit is placed, at ATMs and in branches and others.

New Version Released: January 15, 2024. Length: 10 minutes.

Reg CC Funds Availability and Exceptions

This course explains when funds for deposit generally must be available based on the funds availability schedules and exceptions to those funds availability schedules.

New Version Released: January 15, 2024. Length: 20 minutes.

Reg CC Indorsements

This course provides an overview of the rules around indorsements, including those of Regulation CC. It describes the types of indorsements, standards for indorsement area placement, and how a properly indorsed check helps to expedite the check collection process.

New Version Released: January 15, 2024. Length: 10 minutes.

Reg CC Subpart C

This course covers Regulation CC Subpart C, which sets forth rules concerning collection and return of check including the requirement that checks be returned in an “expeditious manner.” It also describes the responsibilities of banks as a depository bank, a paying bank and a returning bank, including paying bank notification of nonpayment of large-dollar returns, check indorsement standards and more.

New Version Released: January 15, 2024. Length: 10 minutes.

Reg E Overview

This course covers the fundamentals of Regulation E that governs electronic fund transfers. It defines key terms, describes the disclosures required, explains error resolution and consumer liability for unauthorized transactions, explains rules pertaining to debit cards and ATM overdraft fees, and touches on the transactions and disclosure requirements of Regulation E’s foreign remittance provisions.

New Version Released: January 15, 2024. Length: 15 minutes.

Reg E Consumer Liability

This course explains Regulation E’s limitations on consumer liability for unauthorized electronic fund transfers and how they may vary depending on the timeliness of the consumer notifying the bank of an unauthorized transaction or a lost or stolen account access device.

New Version Released: January 15, 2024. Length: 10 minutes.

Reg E Consumer Remittances

This course explores the remittance transfer rules of Regulation E. It explains the basic rights, liabilities and responsibilities of consumers who use remittance transfer services, and rights of banks that offer these services. It also describes the disclosure and timing requirements and the cancellation and error resolution procedures under this rule.
New Version Released: January 15, 2024. Length: 15 minutes.

Reg E Disclosure Requirements

This course describes Regulation E's disclosure requirements including initial disclosures, changes in terms notices, periodic statements and the annual error resolution notices.
New Version Released: January 15, 2024. Length: 15 minutes.

Reg E Error Resolution Requirements

This course describes the Regulation E procedures financial institutions must follow after receiving notice from a consumer of an EFT error. It covers the time limits for investigations, provisional credit requirements and notice requirements after investigation and resolution of a claimed EFT error.
New Version Released: January 15, 2024. Length: 15 minutes.

Reg E Gift Cards

This course describes the Regulation E gift card provisions. It explores the consumer protections for gift cards and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on or with the card.
New Version Released: January 15, 2024. Length: 10 minutes.

Reg E Overdrafts

This course describes the scope and timing requirements of the Regulation E overdraft provisions. It explains how the rule prohibits imposing a fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the bank's overdraft program and fees, and has consented to pay the fee.
New Version Released: January 15, 2024. Length: 13 minutes.

Reg E Preauthorized Transfers

This course explains Regulation E's requirements for authorizing a preauthorized electronic fund transfer from a consumer's account. It also describes prohibitions on compulsory use of preauthorized transfers to pay loans and provisions related to consumer's right to stop payment of a preauthorized electronic fund transfer.
New Version Released: January 15, 2024. Length: 13 minutes.

Reg E Prepaid Accounts

This course describes the Regulation E provisions that apply to prepaid accounts, including payroll cards, and the requirements to provide disclosures and periodic statements.
New Version Released: January 15, 2024. Length: 15 minutes.

Reg Z Overview

Explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. Explains key terms used in Reg Z and the types of finance charges and items excluded from finance charges.
Reviewed/Updated: August 2022. Length: 50 minutes.

Reg Z Adjustable Rate Mortgages

Covers the features, benefits, advantages, and disadvantages of adjustable rate mortgage loans. Discusses Regulation Z disclosure requirements for ARMs.

Reviewed/Updated: August 2022. Length: 25 minutes.

Reg Z Advertising

Defines the meaning of “advertisement” under Regulation Z, the meaning of “triggering terms” and discusses the types of disclosures required in various types of loan advertising, including credit cards, mortgages and private higher education loans.

Reviewed/Updated: August 2022. Length: 45 minutes.

Reg Z Credit Cards

Includes the key provisions of the CARD Act and how it protects consumers from unexpected interest charges.

Requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.

Reviewed/Updated: August 2022. Length: 35 minutes.

Reg Z HELOCs (Open-End Credit)

Explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms, and periodic statements.

Reviewed/Updated: August 2022. Length: 35 minutes.

Reg Z HOEPA and Higher-Priced Mortgage Loans

Describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. Explains the underwriting standards, timing and disclosure requirements, escrow, and appraisal requirements, and the penalties for violations of these sections of Regulation.

Reviewed/Updated: August 2022. Length: 50 minutes.

Reg Z Installment and Home Equity Loans (Closed-End Credit)

Describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both.

Reviewed/Updated: August 2022. Length: 30 minutes.

Reg Z Mortgages (Closed-End Credit)

This course discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation.

Reviewed/Updated: September 2022. Length: 20 minutes.

Reg Z Non Home Secured (Open-End Credit)

Discusses types of open-end non-home secured lines of credit other than credit cards. Reviews disclosure requirements, periodic statement requirements, change in terms notices, payment processing rules, and liability for non-compliance.

Reviewed/Updated: October 2022. Length: 20 minutes.

Reg Z Private Education Loans

Discusses the amendments to Reg Z that apply to any closed-end, non-home secured loan extended expressly, in whole or in part, to be used for post-secondary educational expenses. Explains the disclosure requirements for such loans and the applicability of the right to cancel.

Reviewed/Updated: September 2022. Length: 20 minutes.

Reg Z Reverse Mortgages

This course defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements.

Reviewed/Updated: September 2022. Length: 25 minutes.

Reg Z Right of Rescission

Explains the reasons for the right of rescission, disclosures required, how to calculate the rescission period, and how to answer consumer questions concerning this right. Covers the new rules on a consumer's right to cancel a private education loan.

Reviewed/Updated: September 2022. Length: 35 minutes.

Reserve Requirements for Depository Institutions (Reg D)

Although most of Regulation D's provisions no longer apply, this course explains the provisions that remain: Those applicable to certificates of deposit (time deposits) and negotiable orders of withdrawal (NOW) accounts. It also covers important Regulation D definitions (e.g., demand deposit accounts, savings accounts, time deposits and others) that are used in other regulations and contexts.

New Version Released: October 22, 2024. Length: 15 minutes.

Right to Financial Privacy Act: Federal Government Requests for Information

Covers procedures that federal government authorities must follow to obtain information from a bank about a customer's financial records and the customer's rights concerning those records. Explains how banks comply with RFPA, including how they must be prepared to respond to the government's request for records, and the penalties for noncompliance.

New Version Released: July 12, 2024. Length: 40 minutes.

Robbery and Bank Security

This course covers techniques to reduce robbery risk and mitigate harm to employees and customers. Explains actions employees should take before, during, and after a bank robbery occurs. Discusses tools for handling other threats such as bomb and kidnapping threats, active shooter incidents, kidnapping, and fire. Explains security routines and behaviors to help ensure individual employee physical safety, as well as the safety of coworkers and customers.

New Version Released: January 24, 2025. Length: 20 minutes.

S.A.F.E. Mortgage Licensing Act (Reg G)

This course explains the purpose of the SAFE Act, which is to ensure that mortgage loan originators are reputable and have not been subject to disciplinary actions. It describes who is covered and must register with the Nationwide Multistate Licensing System and Registry. It discusses other requirements of the SAFE Act, including when mortgage loan originators must disclose their unique identifier and bank responsibilities, and related loan originator provisions of Regulation Z (Truth in Lending Act).

New Version Released: October 22, 2024. Length: 20 minutes.

Servicemembers Civil Relief Act (SCRA)

Explains who is and who is not covered by the Servicemembers Civil Relief Act (SCRA) and the SCRA rights regarding interest rate caps on loans to servicemembers and their families, prohibitions against repossession of vehicle and other property, protections against foreclosures and other protections.

New Version Released: July 12, 2024. Length: 15 minutes.

Social Media: Managing the Risks

Explains the risks and regulatory concerns in social media. Provides guidelines for bank employees' use of personal social media and includes examples of inappropriate use. Highlights key considerations when developing a program to identify, monitor and control social media risk including managing social media customer complaints.

New Version Released: July 12, 2024. Length: 25 minutes.

Telephone Consumer Protection Act (TCPA)

This course explains the TCPA limits in making phone calls for marketing purposes, including prohibitions against using autodialers and prerecorded and artificial voices and requirements related to Do Not Call and Do Not Fax lists. It describes related exemptions and consent requirements.

New Version Released: April 9, 2024. Length: 20 minutes.

TILA-RESPA Integrated Disclosures

Explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules and provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. Emphasizes factors to comply with TRID rules regarding restrictions on fees, misaligned mortgage rules, and timing requirements.

Reviewed/Updated: December 2022. Length: 30 minutes.

Truth in Savings Act (Reg DD): Disclosures, Payment of Interest, and Overdrafts

Provides an overview of the Regulation DD (Truth in Savings Act) disclosure requirements for deposit accounts including checking and savings accounts and CDs. Explains the timing and content requirements related to account opening, periodic statement, and change in terms disclosures. Explains how interest must be calculated and special disclosures related to overdrafts. (Note- Regulation DD's advertising rules are covered in the Frontline course Truth in Savings for Marketers.)

New Course Released: January 24, 2025. Length: 40 minutes.

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

This course describes the elements of unfair, deceptive, or abusive acts and practices (UDAAP) under federal laws. Explains how to promote compliance and best practices to avoid UDAAP claims. Also covers the Credit Practices Rule that prohibits certain practices and requires disclosures that must be provided to loan co-signers. (UDAAP advertising matters are covered in the Frontline course, UDAAP for Marketers.)

New Version Released: January 24, 2025. Length: 20 minutes.

Unlawful Internet Gambling Enforcement Act (Reg GG)

Focuses on the federal law that generally prohibits any gambling business from knowingly accepting payments related to unlawful online gambling. Explains banks' role in preventing illegal online gambling including the account opening procedures banks may rely on to comply with the law.

New Version Released: July 12, 2024. Length: 15 minutes.

ABA Frontline Compliance (Bank Directors)

Beyond the Welcome: New Director Onboarding

You've joined the board of directors. What happens next? It's in every bank's best interest to equip directors to be as effective as possible as quickly as possible. This video for new bank directors digs into some of the fundamental concepts of corporate governance and explains in broad terms the qualifications to be an effective director, setting the stage for each bank's specific director training. Viewers will learn about key concepts such as serving as a credible challenge to management and finding the best ways to make their voices heard.

Length: 9 minutes.

Board Oversight: Bank Governance Structure

Bank directors function at the highest level of accountability in a bank's governance structure, and must consider not only its shareholders but also banking laws and regulations, the protection of depositors and customers, and the overall health of the community in which it operates. This video provides an overview of a typical bank governance structure, including key committees and the role that a director plays in oversight, monitoring and addressing financial, operational, regulatory, and ethical outcomes.

Length: 4 minutes.

Board Oversight: BSA/AML/OFAC

Explores a bank board's key responsibility for overseeing the creation and maintenance of a culture of compliance with Bank Secrecy Act/anti-money laundering rules and the Office of Foreign Assets Control trade sanctions. This includes reviewing risk assessment findings, information systems and the resources devoted to compliance, as well as the bank's BSA/AML/OFAC policies and programs.

Length: 5 minutes.

Board Oversight: Compliance Control Activities

Explores a bank board's key responsibility for oversight of the risk management process by ensuring risk management policies and procedures are consistent with the institution's strategy and risk appetite. This includes setting and maintaining a bank's risk tolerance and ensuring that a bank's senior executives and risk managers have established compliance control activities, including prevention and detection.

Length: 5 minutes.

Board Oversight: Compliance Management

Explores a bank board's key responsibility for oversight of a bank's compliance risk management program. This includes establishing and communicating a bank's appetite for compliance risk, providing resources and support to effectively implement the compliance program, and reviewing the outcomes of the program and responding to elevated risk issues.

Length: 5 minutes.

Board Oversight: Credible Challenge

Bank directors are in a position of leadership to support and benefit bank management by offering supervision that facilitates the operation of a safe, sound and ethically strong organization. They do this by being engaged, asking questions, and eliciting any facts necessary to satisfy themselves that management's strategies are viable and, in the bank's best interests. This is "credible challenge".

Length: 4 minutes.

Board Oversight: Effective Compliance Management System (CMS)

Describes the importance of a Compliance Management System (CMS) as a comprehensive and integrated program that operationalizes compliance to include the management of risk associated with day-to-day operations, changes in product and service offerings, and new and changing legislation. Explores ways that the board of directors should implement a sound and effective CMS that ensures compliance with federal consumer protection laws and regulations.

Length: 5 minutes.

Board Oversight: Fair Lending

Explores a bank board's key responsibility for overseeing and supporting a bank's ability to meet the needs of its entire community. This includes oversight of bank policies and procedures to ensure it does not illegally discriminate, directly or indirectly, against existing or potential customers under fair lending laws.

Length: 5 minutes.

Board Oversight: Fostering Innovation

Explores In today's rapidly changing world, a successful bank's business strategy must include responsible innovation to provide new or improved financial products, services, and processes to benefit its customers and community. This video provides an overview of the role that bank directors play in fostering innovation in their bank in a manner that is consistent with sound risk management and is aligned with the bank's overall business strategy.

Length: 3 minutes.

Board Oversight: Insiders and Regulation O

Explores a bank board's key oversight responsibility related to managing the abuse of insider information and ensuring there are policies and procedures in place to address such risks. This includes recognizing that regulatory agencies place a heavy emphasis on compliance with Regulation O, having found that insider dealings are the most common cause of institution failure in times of economic stress.

Length: 5 minutes.

Board Oversight: Managing Reputation Risk

Building and preserving the bank's reputation is a balancing act and one that is crucial for the board in its oversight role. This video provides an overview of factors that have the potential to impact a banks reputation and the directors' role in ensuring that policies and systems are in place to manage and control reputational risk as part of the bank's overall risk management processes.

Length: 4 minutes.

Board Oversight: Post Compliance Exam Activities

Explores a bank board's key responsibility for reviewing the findings from a compliance examination, as delivered in the Report of Examination. This includes ensuring that a bank examines, summarizes, and explains report findings to the board in a timely manner.

Length: 5 minutes.

Board Oversight: Preparing for the Compliance Exam

Explores a bank board's key responsibility for overseeing the bank's management of compliance risk and monitoring the effectiveness of its compliance function. This includes preparing for any examination by bank regulators, reviewing communication from the compliance officer, and responding to the examination report findings.

Length: 5 minutes.

Digital Trends: Blockchain

Covers the main points of the blockchain process to help a bank's board of directors recognize how blockchain reduces transaction processing time and drives down costs. A bank's board should also recognize that senior management needs to have a basic understanding of blockchain to determine how its application could improve internal efficiencies, and it should indicate in a bank strategy plan that it is open to blockchain's technology and innovation.

Length: 5 minutes.

Digital Trends: Cybersecurity

Covers the main points of cybersecurity risks to help a bank's board of directors realize the importance of setting strategy and work closely with the information security function to establish policies and procedures that protect a bank and customers. This includes understanding what a bank is doing to protect internal data, the data of its partners, and the data of its customers.

Length: 5 minutes.

Digital Trends: Payments

Covers the main points of innovation in the digital payments space to help a bank's board of directors understand how mobile devices drive seamless purchase decisions and how smart data anticipates and prompts both the purchase decision and payment. A bank's board of directors should recognize that a bank that provides P2P payments will meet today's customer expectations for instant, mobile payments that will increase customer loyalty and engagement.

Length: 5 minutes.

Understanding Directors and Officers (D&O) Insurance

This course provides an in-depth exploration of Directors and Officers (D&O) insurance, a critical component for protecting the personal assets of bank directors and officers against liability claims. Participants will gain a comprehensive understanding of the risks associated with being a bank director and how D&O insurance mitigates these risks.

Length: 16 minutes.

What Do Bank Boards Do?

The job of a board of directors is to set the future direction of the company and provide oversight for the senior management team. But what does that mean in practical terms? This training video provides an overview of a board director's responsibilities for prospective bank directors, with experienced directors who offer a practical perspective. This training video is designed for CEOs and Board Chairs to share with potential board candidates.

Length: 7 minutes

ABA Frontline Compliance (Bank Marketers)

Advertising Overview for Marketers

This course is designed to provide bank marketing professionals with a high-level overview of numerous federal laws and regulations affecting their roles. It covers laws prohibiting unfair, deceptive or abusive acts or practices; disclosure requirements for deposit account and non-deposit accounts; lending laws and more. The course also explains how laws related to the use of electronic channels, fax, telephone, e-commerce, social media and foreign languages apply to bank marketing.

New Version Released: January 15, 2024. Length: 40 minutes.

Fair Lending for Marketers

This course is designed to assist bank marketing professionals in promoting and advertising credit products in a manner compliant with fair lending laws, specifically the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act . The course explains the basic and underlying principles of the laws, as well as the specific advertising requirements.

New Version Released: January 15, 2024. Length: 20 minutes.

FDIC for Marketers

This course explores the FDIC rules governing use of the official FDIC signs and advertising statements and describes the FDIC's regulations about misrepresenting deposit insurance coverage for non-deposit products such as investments and insurance. The course reviews FDIC digital advertising rules that go into effect in 2025.

New Version Released: January 15, 2024. Length: 15 minutes.

Social Media for Marketers

This course explains the opportunities and challenges, including regulatory risk, that banks face when using social media to advertise and promote their services and products.

New Version Released: January 15, 2024. Length: 25 minutes.

Truth in Lending for Marketers

This course covers the Regulation Z provisions that apply to consumer credit advertisements. It explains how certain terms, like "interest rates", must be disclosed. The course also covers which terms, if included in an advertisement, trigger additional disclosures.

New Version Released: January 15, 2024. Length: 20 minutes.

Truth in Savings for Marketers

This course explains the requirements of Regulation DD, which is intended to help consumers make informed decisions about deposit accounts related to the advertising aspects. It explains which terms contained in an advertisement trigger additional disclosures and special overdraft service advertising provisions.

New Version Released: January 15, 2024. Length: 20 minutes.

UDAAP for Marketers

This course looks at how federal laws prohibiting unfair, deceptive and abusive acts and practices apply to bank marketing. This course will help bank marketing professionals develop advertisements and promote their banks' products and services without risking violations and causing consumer harm.

New Version Released: January 15, 2024. Length: 45 minutes.

ABA Frontline Compliance (Other)

Active Aggressor for Employees

Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices to prevent and report potentially dangerous situations.

Reviewed/Updated: March 2023. Length: 35 minutes.

Active Aggressor for Managers

Provides indicators of potential active aggressor scenarios to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices for managers to prevent and report potentially dangerous situations, and post-assessments and activities that follow the violent event.

Reviewed/Updated: March 2023. Length: 40 minutes.

Bank On: Opening the Door to Opportunity

Learn what it means to be “unbanked” — from who is unbanked to why people may be unbanked. This course explores how Bank On accounts offer the benefits of banking to those without bank accounts. You’ll also discover effective messaging for promoting Bank On accounts to unbanked individuals.

Released: July 2022. Length: 30 minutes.

Best Practices for Managing Remote Employees

Learn common practices to help you support employees’ quality of life and productivity, as well as managerial and communication strategies related to feedback, flexible schedules and overall teleworker success.

Length: 15 minutes.

Sexual and Workplace Harassment

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

New Version Released: July 12, 2024. Length: 25 minutes.

Sexual and Workplace Harassment for Managers

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

New Version Released: July 12, 2024. Length: 40 minutes.