

ABA Frontline Compliance – Bank Director Training

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.

Diversifying the Board: Strategies and Best Practices

Diversity isn't just a matter of checking a box—it's about identifying qualified directors who provide different perspectives based on different backgrounds, life experiences, and mindsets. This video shows how banks can improve operations by increasing their boards' racial, ethnic, and gender diversity. Viewers will come away with a deeper understanding of the forces that drive banks to diversify their boards of directors and will be able to apply these ideas to their own institutions.

Length: 11 minutes.

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Encouraging Women to Accept the Ask

Women are under-represented in board rooms, and banks actively seek the untapped potential of women in corporate governance. This video focuses on how female directors make their voices heard and underscores the skills that women possess, and organizations need. Designed for CEOs and Board Chairs to share with prospective female members, this video highlights why the recruitment of women has become an imperative in board rooms across industries and encourages female candidates to say yes when they are asked to consider serving on a board.

Length: 11 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 – Branching Courses

Branching courses contain multiple courses of the same topic area and provide a personalized training path based on input from the user. After completing the required overview course, users are presented with a “Role Selection” page containing several questions that will determine which, if any, additional courses are relevant to their role.

Electronic Funds Transfer Act (Reg E)

New Branching Course Released: January 2024. Length: Average 10-15 minutes per course.

- Reg E Overview (required)
 - Reg E Consumer Liability
 - Reg E Consumer Remittances
 - Reg E Disclosure Requirements
 - Reg E Error Resolution Requirements
 - Reg E Gift Cards
 - Reg E Overdrafts
 - Reg E Preauthorized Transfers
 - Reg E Prepaid Accounts

Equal Credit Opportunity Act (Reg B)

New Branching Course Released: January 2024. Length: Average 20 minutes per course.

- Reg B Overview (required)
 - Reg B Appraisals and Other Valuations
 - Reg B Creditors' Requests for Information
 - Reg B Evaluating Applications
 - Reg B Notifications

Expedited Funds Availability Act (Reg CC)

New Branching Course Released: January 2024. Length: Average 10 minutes per course.

- Reg CC Overview (required)
 - Reg CC Disclosures and Notifications
 - Reg CC Funds Availability and Exceptions
 - Reg CC Indorsements
 - Reg CC Subpart C

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Fair Credit Reporting Act (FCRA)

New Branching Course Released: January 2024. Length: Average 15 minutes per course.

- FCRA Overview (required)
 - 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

ABA Frontline Compliance – Individual Courses

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 potential dangerous situations, and post-assessments and activities that follow the violent event.

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

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.

Added: September 2022. Length: 50 minutes.

Advertising Overview for Marketers

Provides for bank marketing professionals a high-level overview of the numerous federal laws and regulations affecting bank marketing, including laws prohibiting unfair, deceptive, or abusive acts or practices; disclosure requirements for deposit account and non-deposit accounts; and lending laws. Explains how laws related to the use of e-commerce, social media and foreign languages apply to bank marketing.

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

Allyship for Leaders

This course will explore the impact of allyship on the workplace and actions that support allyship. The course will also discuss common types of workplace exclusion and how to respond to acts of exclusion.

New Course Released: December 2023. Length: 20 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

Provides the tools needed to appropriately handle money, personal information, and trust, and explores how to comply with the Bank Bribery Act in order to prevent corrupt activities within financial institutions.

New Version Released: January 2024. Length: 20 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.

Added: July 2022. Length: 30 minutes.

Bank Protection Act

Explains how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. Describes the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.

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

Banking Law and Referrals

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. Describes the Regulation R rules that address compensation rules applicable to bank employees who refer customers to broker-dealers. Describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make a referral.

Reviewed/Updated: April 2023. Length: 40 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.

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

Provides a brief history of the CAN-SPAM Act, the requirements for commercial and transactional emails, and the penalties for not complying with those requirements.

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

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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: March 2023. Length: 30 minutes.

Conscious Bias

This course will help banks' customer-facing associates identify bias in the workplace and discover ways to approach such situations with self-reflection, coaching, and how to change biased behaviors. Most unconscious bias training does not have a self-reflection component, coaching, or other follow-up that could affect substantive changes in behavior. One's biases may never go away; however, individuals can take steps to change their biased behaviors.

Added: June 2022. Length: 30 minutes.

Culturally Respectful Customer Service

Banks serve customers of all ethnicities, cultures, and generations. This course will help banks' customer-facing associates develop the empathy and sensitivity needed to successfully meet the expectations of a diverse range of clients.

Added: June 2022. Length: 55 minutes.

Cybersecurity Fundamentals

Helps bank employees understand supervisory expectations, increase awareness of cybersecurity risks, and assess and mitigate the risks facing their institutions.

Reviewed/Updated: April 2024. Length: 40 minutes.

DEI for Insiders

The topic of Diversity, Equity, and Inclusion (DEI), and how to best integrate DEI into organizational strategies and practices, has recently been a leading initiative for many organizations. This course will explore why DEI, its integration across all business functions, and engagement with DEI is essential to individual, team, and organizational success.

New Course Released: December 2023. Length: 45 minutes.

E-Sign Compliance

Summarizes key aspects of compliance with the E-SIGN Act to assist banks to comply with the act. Covers compliance with the E-SIGN Act provisions including consumer disclosure and consent, types of electronic disclosures that require consumer consent, and methods for obtaining demonstrable consent. Explains E-signatures and E-SIGN record retention requirements.

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

Elder Financial Exploitation

Explains the forms of financial exploitation and how to recognize telemarketing schemes and online financial exploitation. Explores the characteristics of seniors that make them targets of financial exploitation. Analyzes the state and federal laws concerning elder financial exploitation and how banks play a significant role in recognizing victimized seniors.

Reviewed/Updated: April 2024. Length: 40 minutes.

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Extending Credit to Bank Insiders (Reg O)

Defines the term bank “insider” and the rules and disclosures that must be followed. Provides examples of employees who are considered executive officers and describes the lending restrictions applied to bank insiders. Provides examples of when the bank can make certain loans to bank executives.

Reviewed/Updated: May 2023. Length: 15 minutes.

Fair Debt Collection Practices Act (FDCPA)

This course will help you understand the consumer protections and debt collector responsibilities covered by the Fair Debt Collection Practices Act (FDCPA) and its implementing regulation, Regulation F. The Consumer Financial Protection Bureau’s (CFPB) Regulation F goes into effect Nov. 30, 2021. Regulation F addresses, among other things, communications in connection with debt collection as well as prohibitions on harassment or abuse, false or misleading representations, and unfair practices in debt collection.

Note: This course is not intended to provide detailed information on debt collection, nor is it intended to fully train individuals employed by their respective banks as debt collectors. Rather, this course provides bank employees with a general overview of the FDCPA and Regulation F’s requirements.

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

Fair Housing

Explores the FHA prohibited bases of discrimination. Describes the requirements of the Equal Housing Lender Lobby Poster and the Fair Housing logo. Defines FHA terminology and explains the recordkeeping requirements and the penalties for noncompliance with the Act.

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

Fair Lending

Demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Examines the consequences of illegal discrimination and explains the key points in the federal laws. Defines disparate treatment and disparate impact practices and identifies illegal discrimination that should be avoided at common stages in the credit process.

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

Fair Lending for Marketers

The two federal fair lending laws, the Equal Credit Opportunity Act and the Fair Housing Act, are designed to protect consumers from certain discriminatory lending practices. These laws have implications not only for credit decisions, but also for credit advertisements. This course is designed to assist bank-marketing professionals in promoting and advertising credit products in a manner compliant fair lending laws. The course explains the basics and underlying principles of the laws as well as the specific advertising requirements.

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

FCRA Overview

Covers the purpose and scope of the FCRA and its key terms. Explains the violations of the FCRA that can lead to both civil and criminal penalties.

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

FCRA Adverse Action

Provides the adverse action requirements of the FCRA, including notices based in whole or in part on a consumer report to contain information about credit scores if the consumer's credit score was a factor in the adverse action.

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

FCRA Affiliate Information Sharing

Describes the FCRA limits on how financial institutions may share certain information with others, including their affiliates. Explains the privacy provisions in the Gramm Leach Bliley Act that impose restrictions on the ability of institutions to share that information.

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

FCRA Duties of Furnishers

Describes the furnishers' responsibilities to provide accurate information, investigate complaints, and establish policies for compliance, and other duties. Explains the ways that consumers can dispute the accuracy of information in their consumer reports and the process for submitting them.

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

FCRA Notice to Consumers (Risk-Based Pricing)

Provides statements that should be included in risk-based pricing notices and how they change depending on circumstances. Explains the conditions by which credit scores should be sent to customers and information they should contain. Provides examples of other exceptions when a risk-based notice is not needed. Explores the types of credit and related timing of the notices.

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

FCRA Permissible Purpose

Explores the responsibilities that users of consumer reports must adhere to and the list of permissible purposes needed to obtain a consumer report. Explains the reasons for not reusing consumer reports and the disposal requirements.

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

FCRA Prescreened Offers of Credit

Explains the prescreening process and steps, such as establishing criteria the consumers must meet, obtaining a list of consumers, making a firm offer, and post-screening. Explores the components of the opt-out short and long notices.

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

FCRA Use of Consumer Reports in Employment

Explains the FCRA requirements to obtain consumer reports for employment purposes, required disclosures, adverse action, and disposal of consumer reports and information derived from consumer reports.

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

FCRA Use of Medical Information

Explores FCRA restrictions on when medical information may be obtained and used for employment and credit purposes.

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

FDIC for Marketers

The FDIC has adopted rules to help consumers understand the insured nature of financial asset products and whether their financial assets are insured. This course explains the rules including the advertising, logo, and FDIC signage requirements for FDIC-insured products and the advertising requirements and prohibitions for uninsured products banks may offer.

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

FDIC Insurance Coverage

Defines common FDIC terminology and general rules for insurance coverage based on the ownership rights of the account holders. Describes insurance categories and calculations. Explains the signage and advertising requirements.

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

Flood Disaster Protection Act

Provides an overview of the requirements enacted by Congress and the mandated flood insurance requirements for all federally backed mortgages, and mortgages and loans obtained through federally insured and regulated financial institutions. Explains the coverage requirements and exemptions, and the disclosures required in these transactions.

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

Fraud Prevention

Describes check fraud, check kiting and other check scams. Discusses how bank products, services, and information security can be vulnerable to identity theft activity. Explains types of credit fraud such as application fraud, personal loan information fraud, mortgage lending fraud, and lines of credit fraud.

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

Good Faith Estimate and HUD-1

This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.

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

Home Mortgage Disclosure Act (HMDA)

Explores the types of loans covered by HMDA, and explains the collection steps for the demographic information, and how the Loan Application Register information is used. Defines the role of supervisory agencies and management in ensuring data is reported as outlined in HMDA.

Reviewed/Updated: April 2024. Length: 45 minutes.

Homeowners Protection Act

Explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.

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

Human Trafficking and Human Smuggling

Human trafficking and human smuggling are two of the fastest growing areas of international criminal activity. They can be difficult to detect because they often involve a number of different crimes, can span several countries, and might involve an increasing number of players. This course provides the basics bankers need to know; it covers both human trafficking and human smuggling and explains the differences between the two, what these crimes involve, and how bankers are in a unique position to help detect possible criminal activity report it to the proper authorities.

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

Identity Theft Red Flags and Information Security

The Red Flags Rule is a U.S. government regulation that requires banks to develop and implement a written Identity Theft Prevention Program that includes employee training. This course offers 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.

Added: September 2022. Length: 50 minutes.

Leveraging the Benefits of a Diverse Workforce

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

Length: 55 minutes.

Military Lending Act

Covers the U.S. Department of Defense (DoD) Military Lending Act (MLA). Explains how the regulation imposes strict requirements on covered loans made to military personnel and their families. Discusses the expanded coverage of the MLA, its numerous restrictions and requirements, determination of military status, and the penalties for noncompliance.

Reviewed/Updated: December 2022. Length: 40 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.

Office of Foreign Assets Control (OFAC)

Describes OFAC's authority to impose civil penalties for violations. Provides the purpose and use of the blocked persons list, as well as the general guidelines for handling matched names and blocked funds. Describes the two types of reports that must be made when the bank has blocked or rejected transactions.

Reviewed/Updated: November 2022. 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.

Recognizing and Preventing UDAAP

Explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred. Stresses the importance of recognizing the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and proactively helping your bank to avoid UDAAP claims.

Reviewed/Updated: May 2023. Length: 1 hour.

Reg B 1071 (NEW)

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.

Added: April 2024. Length: 1 hour.

Reg B Overview

Provides an overview of purpose, applicability and prohibitions of the Equal Credit Opportunity Act and Regulation B, and explains how the ECOA applies throughout the credit cycle and to all creditor activity.

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

Reg B Appraisals and Other Valuations

Explains the Regulation B requirements that creditors provide applicants with free copies of all appraisals and other written valuations developed in connection with an application for a loan to be secured by a first lien on a dwelling. Explores the requirements for notifying applicants in writing that copies of appraisals will be provided to them promptly.

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

Reg B Creditors' Request for Information

Explains when 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 prohibitions on inquiries regarding marital status, spouse and source of income.

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

Reg B Evaluating Applications

Focuses on information a creditor may consider in evaluating applicants, so long as the use of the information does not have the intent or the effect of discriminating against an applicant on a prohibited basis. Discusses the use of loan evaluation systems including judgment systems and credit scoring systems. Centers on the Regulation B limitations on requiring people other than the applicant to sign credit documents, requirements to consider certain information, and limitations on actions creditors may take on open-end credit.

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

Reg B Notifications

Describes the notices banks 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. Clarifies the timing requirements for these notices and explains actions banks must provide when an application is withdrawn.

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

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Reg CC Overview

Addresses the importance and purpose of funds availability policies implemented by Regulation CC. It also covers the relevant disclosures and the processes of check collection and return.

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

Reg CC Disclosures and Notifications

This course is the third in the series of required courses designed to help students understand the basic requirements of the EFAA and Regulation CC. In this course, students will learn about certain disclosures designed to help customers understand when money from deposits is available for their use.

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

Reg CC Funds Availability and Exceptions

This course examines funds availability schedules that are Regulation CC's maximum hold periods on deposits that vary depending on the type and amount of deposit.

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

Reg CC Indorsements

Provides an overview of the rules around indorsements, including those under the Expedited Funds Availability Act, as implemented by Regulation CC. 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 2024. Length: 10 minutes.

Reg CC Subpart C

This course covers Regulation CC Subpart C, which sets forth rules concerning the following aspects of check collection and return including expeditious return of checks, responsibilities of depository banks, paying banks, and returning banks, paying bank notification of nonpayment of large-dollar returns, check indorsement standards, and other matters related to the check collection system

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

Reg DD: Disclosures and Payment of Interest

The Truth in Saving Act, and its implementing regulation, Regulation DD, were designed to help consumers make more informed decisions about deposit accounts. This course provides an overview and purpose of Regulation DD disclosures and describes the types of accounts subject to the regulation and the types of disclosures that banks must provide.

Reviewed/Updated: June 2023. Length: 21 minutes.

Reg DD: Overdraft Rules

Regulation DD (Truth in Savings Act) requires that banks provide certain information about account fees, earning rates, terms, and conditions in advertisements, upon request, in account-opening documents, periodic statements, change in terms notices, and notices when certain time deposits such as CDs mature. Regulation DD also requires special disclosures related to overdraft services and fees, which is the focus of this course. Specifically, it requires that overdraft and returned item fee totals be included in periodic statements and that account balance information provided through an automated system disclose the amount of funds available for the consumer's immediate use.

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

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Reg E Overview

Explores the types of transactions and services covered under Regulation E, the disclosures required, and the error and liability provisions. Explains the importance of acting promptly when notified by a customer of a potential error or unauthorized transaction.

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

Reg E Consumer Liability

Describes the different notification requirements when an unauthorized EFT does or does not involve an access device. Explores the extent of the customer's liability depending on when the bank is notified of the error, and how to recognize and differentiate between an unauthorized transaction as opposed to one that is authorized and not eligible for Regulation E error resolution protections.

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

Reg E Consumer Remittances

Provides the background and purpose of the rule and the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. Describes the disclosure requirements and the cancellation and error resolution procedures under this rule.

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

Reg E Disclosure Requirements

Describes the disclosures required by Regulation E that let consumers know their rights and responsibilities and about electronic fund transactions they made or have agreed to make. Describes the disclosures that explain what happens when there is a problem with an electronic funds transfer and what reporting obligations consumers have in order to avoid liability. Discusses periodic statement disclosures and those mandated at ATMs. Covers the rules a bank must follow if it decides to provide disclosures in electronic format.

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

Reg E Error Resolution Requirements

Describes the procedures financial institutions must follow after receiving notice from a consumer of an error for an EFT. Covers the time limits for investigations, provisional credit, and notice requirements when a bank determines whether or not an error occurred.

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

Reg E Gift Cards

Describes the amendments to Regulation E made to implement the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Explores the protections for consumers that purchase or use gift cards, and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on the card or with the card.

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

Reg E Overdrafts

Describes the debit cards overdraft rule under Regulation E and what consumer deposit and payroll card accounts are covered as well as the accounts not covered. Explains how the rule prohibits imposing any fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the fee and consented or opted-in. *New Version Released: January 2024. Length: 13 minutes.*

Reg E Preauthorized Transfers

Explains the requirements to authorize a preauthorized electronic fund transfer from a consumer's account. Describes compulsory use and the stop payment of a preauthorized electronic fund transfer, including notification to the bank orally or in writing. *New Version Released: January 2024. Length: 13 minutes.*

Reg E Prepaid Accounts

Discusses the application of Regulation E to prepaid accounts, along with the associated special disclosures and modifications to the periodic statement and error resolution provisions. *New Version Released: January 2024. Length: 15 minutes.*

Reg W: Affiliate Transactions

Provides a high-level overview of Reg W. Explains the restrictions and requirements imposed on certain transactions between banks and their affiliates. Learn how to ensure that transactions between banks and affiliates are sound and at arm's length to protect banks from financial risk and to limit their use of FDIC insured deposits to cover losses from those transactions. Have a basic understanding of how Reg W prohibits banks from engaging in activities with entities that have a connection with the bank; more technically, prohibits banks from initiating a covered transaction with an affiliate under certain circumstances. *Reviewed/Updated: November 2022. 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.

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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)

Covers Regulation D, the federal banking rule that affects how banks are able to classify certain types of bank accounts. Defines transaction, savings and time deposit accounts, and includes the restrictions on NOW account eligibility.

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

Right to Financial Privacy Act (RFPA)

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

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

Robbery and Bank Security

This course explains the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threats, active shooter incidents, and fire, and introduces guidelines to follow if the bank suspects a potential con artist or financial scam. It reviews daily bank security routines and discusses the personal responsibility of employees to practice ethical behavior.

Reviewed/Updated: August 2021. Length: 45 minutes.

Servicemembers Civil Relief Act (SCRA)

Covers specific SCRA requirements for banks such as interest rate relief and foreclosure protections offered to military personnel. Explains the rights of the borrower under these laws, and the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly.

Reviewed/Updated: April 2023. Length: 50 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.

Length: 40 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.

Length: 1 hour.

Social Media for Marketers

Many banks have launched social media initiatives and found creative ways to use social media to engage and assist customers, manage complaints, discover new customer needs, and keep customers informed about their financial accounts. Banks are also using social media to advertise their products and promote brand awareness. This course explains the role of bank marketers when advertising in a social media setting, the banking laws and regulations applicable to social media advertising, the opportunities and challenges that banks face using social media for advertising, and the risks and regulatory challenges banks face in social media advertising.

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

Social Media: Managing the Risks

Explains the risks and regulatory concerns in social media including how banking laws and regulations apply. 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.

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

Telephone Consumer Protection Act (TCPA)

Describes the technology included in an auto-dialer and types of prohibited phone calls. Teaches the FCC interpretation of prior express consent and exceptions to the Telephone Consumer Protection's (TCPA) prior consent requirements and disclosures. Identifies requirements of the National Do Not Call Registry and distinctions between the TSR and the TCPA.

Reviewed/Updated: April 2024. Length: 20 minutes.

The S.A.F.E. Act – Secure and Fair Enforcement for Mortgage Licensing Act

Explains the purpose of the S.A.F.E. Act and the core elements of the "mortgage loan originator" position. Provides a working knowledge of what activities define a mortgage loan originator, the registration requirements, and the use of the MLO unique identifier.

Reviewed/Updated: April 2023. Length: 30 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.

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Truth in Lending for Marketers

Regulation Z (Truth in Lending Act) is intended to help consumers to make informed decisions about credit and to manage their credit. This course covers the Regulation Z provisions that apply to consumer credit advertisements. It explains how certain terms like interest rates must be disclosed and which terms, if included in an advertisement, trigger additional disclosures. It also describes specific requirements for loans such as credit cards, mortgages, and private higher education loans.

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

Truth in Savings for Marketers

Regulation DD (Truth in Savings Act) is intended to ensure that consumers make informed decisions regarding deposit accounts by requiring uniform and clear disclosures of terms and conditions. This course concentrates on the advertising aspects of Regulation DD, including the disclosure rules for advertisements and prohibitions against unfair and deceptive acts and practices.

New Version Released: January 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. The course explains the elements of unfair, deceptive, and abusive practices to help bank-marketing professionals develop advertisements and promote their banks' products and services without risking violations of federal law.

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

Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)

Focuses on steps to assess the risk of unlawful Internet gambling transactions conducted through a commercial loan or deposit account. Outlines requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations.

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