Refresher Series

Brushing up and keeping current on regulatory and vital financial information ensures your key individuals keep connected with their industry and their profession. Having quick-hit refresher courses at your finger-tips is a smart decision when time is a precious commodity. These courses will allow you to target fundamental topics and move swiftly yet effectively in a smaller duration of time. This is your convenient, high-quality solution for your experienced employee.
Bank Secrecy Act Refresher

20 MIN. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course presents the key points of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

By the end of this course, you will be able to describe the BSA and how it helps fight money laundering; recognize the importance of the Customer Identification Program (CIP); explain the reporting and recordkeeping regulations for currency transaction reports (CTR), suspicious activity reports (SAR), wire transfers, and the $3000 rule; and list exemptions to the BSA recordkeeping regulations.

Check 21 Act Overview Refresher

20 MIN. This course presents the key points of the Check 21 Act. This includes the checking process, the general requirements for substitute checks, and the Act’s expedited recrediting procedures for consumers and consumer awareness provisions.

After completing this course, you will be able to define what a check is and explain how it differs from a substitute check, explain how checks are processed and what the Check 21 Act does to protect and expedite checks, recognize the Check 21 Act’s expedited recrediting procedures for consumers, and recall and adhere to the Check 21 Act’s consumer awareness provisions.

Community Reinvestment Act (CRA) for Intermediate Institutions Refresher

20 MIN. This course presents the key points of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for intermediate small institutions.

By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of performance standards, and recall the various CRA public file and disclosure requirements for intermediate small institutions.

Community Reinvestment Act (CRA) for Large Institutions Refresher

20 MIN. This course presents the key points of the Community Reinvestment Act. It begins by discussing why this Act is important and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for large institutions.

By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the different types of tests a large institution must undergo to establish its CRA rating, and recall the various CRA reporting, recordkeeping, public file, and disclosure requirements for large institutions.
Community Reinvestment Act (CRA) for Small Institutions Refresher

20 MIN. This course provides a general knowledge of the Community Reinvestment Act (CRA). It begins by discussing why this Act is important, and the financial institution employee’s responsibilities under the CRA. This course also explains the CRA evaluation and rating system, and the CRA recordkeeping, reporting, and disclosure requirements. The information in this course focuses on the CRA requirements for small institutions.

By the end of this course, you will be able to recognize the purpose and function of the CRA, explain the CRA rating system and the test a small institution must undergo to establish its CRA rating, and recall the various CRA public file and disclosure requirements for small institutions.

Customer Identification Program (CIP) Refresher

20 MIN. This course presents the key points of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act.

By the end of this course, you will be able to recognize what a CIP policy is and what its impact is on your institution and its customers; recall what customer information must be collected, how that information must be verified for different types of accounts, and how to respond to verification problems; and define CIP requirements for recordkeeping, list-checking, and customer notifications.

Electronic Funds Transfer Act: Regulation E Refresher

20 MIN. This course presents the key points of the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E.

By the end of the course, you will be able to describe the underlying purpose of the Electronic Funds Transfer Act as implemented by Regulation E, discuss the required disclosures for the Electronic Funds Transfer Act and Regulation E, recognize the liabilities for electronic funds transfer errors, and identify errors and how to resolve errors reported by consumers.

Equal Credit Opportunity Act: Regulation B Refresher

20 MIN. This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements.

By the end of this course, you will be able to describe the purpose of the Equal Credit Opportunity Act, and how it affects your institution and your institution’s customers.

Expedited Funds Availability Act: Regulation CC Refresher

20 MIN. This course presents the key points of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC. The course begins by introducing Regulation CC basics and then it covers the specific availability of particular funds. The course also discusses Regulation CC exceptions.

By the end of this course, you will be able to describe the purpose of the EFAA, and how it affects your institution and your institution’s customers.
**Fair Credit Reporting Act (FCRA) Refresher**

**20 MIN.** This course presents the key points of the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining and using consumer credit information.

By the end of this course, you will be able to describe the purpose of the Fair Credit Reporting Act and how it affects your institution and your institution’s customers.

**Fair Lending Overview Refresher**

**20 MIN.** This course presents the key points of the Fair Lending Laws and discusses the penalties of breaking these laws.

By the end of this course, you will be able to identify and describe the purpose of the laws that comprise fair lending practices, and how they affect your institution and your institution’s customers.

**GLB Privacy (No Opt-Out) Refresher**

**20 MIN.** This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function.

When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information.

This course is for institutions that do not share any of its customers’ personal information with outside parties. Therefore, it is not necessary for the customer to opt-out.

By the end of this course, you will be able to describe the purpose of the Gramm-Leach-Bliley (GLB) Privacy Rules, and how they affect your institution and your institution’s customers.

**GLB Privacy (Opt-Out) Refresher**

**60. MIN.** This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function.

When an institution chooses to share customer information, a customer can opt-out, or forbid the sharing of his or her information.

This course is for institutions that share any of its customers’ personal information with outside parties.

By the end of this course, you will be able to describe the scope of the GLB privacy rules and how they affect your institution and your customers, including key terms, requirements and penalties when interfacing with customers.

**Office of Foreign Assets Control (OFAC) Refresher**

**20 MIN.** This course presents the key points of the Office of Foreign Assets Control (OFAC) and their regulations. Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known, or suspected to have, ties to terrorist activity or drug trafficking.

By the end of this course, you will be able to describe the purpose of the Office of Foreign Assets Control (OFAC) and how its regulations and sanctions affect your institution and your institution’s customers.
Real Estate Settlement Procedures Act: Regulation X Refresher

20 MIN. This course presents the key points of the Real Estate Settlement Procedures Act (RESPA) and Regulation X. These are consumer protection statutes that help consumers become better educated shoppers for real estate-related loans and plan for costs associated with settlement. These regulations eliminate illegal kickbacks and referral fees, and require specific servicing and escrow account practices. This course introduces you to the compliance requirements for RESPA and Reg. X.

By the end of this course, you will be able to describe the purpose of the Real Estate Settlement Procedures Act (RESPA) Regulation X as it relates to consumer protection, and how it affects your institution and your institution’s customers.

Right to Financial Privacy Act (RFPA) Refresher

15 MIN. This course presents the key points of the Right to Financial Privacy Act which regulates how and when the federal government can access a customer’s records from a financial institution. This ensures that customers’ financial activities have certain privacies.

By the end of this course, you will be able to discuss the purpose of the RFPA, and the ways it affects the privacy of the financial information of your customers and your institution.

Sexual Harassment Refresher

20 MIN. This course presents the key points of sexual harassment so you can recognize and avoid inappropriate conduct.

At the end of this course, you will be able to recognize what behaviors constitute sexual harassment.

Truth in Lending Act: Regulation Z Refresher

20 MIN. This course presents the key points of the Truth in Lending Act (TILA), and Regulation Z, which implements it. This course also addresses the Housing and Economic Recovery Act of 2008, which included amendments to TILA, known as the Mortgage Disclosure Improvement Act of 2008 (MDIA).

By the end of this course, you will be able to discuss TILA concepts, and how they impact your institution’s compliance with open- and closed-end loans.

Truth in Savings: Regulation DD Refresher

20 MIN. This course explains how the Truth in Savings Act (TISA) and Regulation DD help consumers make informed decisions when depositing money at financial institutions.

By the end of this course, you will be able to recall the key objectives of the source course, which was to describe the Truth in Savings Act and Regulation DD regarding the type of accounts, required disclosures, and other applicable requirements.

Unfair or Deceptive Acts or Practices: Regulation AA Refresher

20 MIN. This course presents the key points of the Unfair or Deceptive Acts or Practices (Regulation AA) online course. This course provides an overview of the goals of the regulation and describes what you can do to ensure that your institution is compliant with the law.

At the end of this course, you will be able to describe the purpose of the Unfair or Deceptive Acts or Practices regulation, and define the credit prohibitions and cosigner liabilities and the accompanying consumer complaint guidelines.