



Financial Skills Library

Financial Basics

- Banks
- Bank Regulations
- Assets
- Calculating Percentages
- Interest Rates
- Credit Unions
- Credit Union Regulations
- Cred Union Services
- Credit Union and Banks: The Differences
- Check Kitting
- Components of Check Fraud
- Types of Check Fraud
- Teller Cash Handling
- Responsibilities of the Teller
- ACH
- Check Processing
- Escroe Accounts
- Cross Selling
- Handling Consumer Complaints
- Nondeposit Investment Products
- The Importance of Good Communication Skills
- Robbery Training
- Pandemic Planning

Quality Customer Service

- Four Basic Elements
- Phone Calls
- Customer Interactions

Loan Processing

- Loan Processing: Taking the Application
- Loan Processing: Verification
- Loan Processing: Compliance
- Loan Processing: Underwriting
- Loan Processing: The Decision

Financial Compliance

- Right to Financial Privacy Act, Part 1
- Right to Financial Privacy Act, Part 2
- Identity Theft: Red Flags Rule
- Adult Financial Abuse
- Adult Financial Abuse - California
- Lending Laws
- Consumer Privacy Act
- Bank Bribery Act
- Office of Foreign Asset Control
- Truth in Lending and Regulation Z
- FDIC
- Regulation W
- Regulation O
- Fair Debt Collection Practices Act
- Regulation CC: Check 21
- Regulation BB
- Fair Credit Reporting Act
- Regulation CC: Expedited Funds

- Regulation C: Home Mortgage Disclosure Act
- Regulation DD
- Fair Housing Act
- HPA
- ECOA Reg-B
- RESPA
- Negotiable Instruments and Endorsement
- National Flood Insurance Program
- Reform, Recovery, and Enforcement Act of 1989
- Federal Reserve and Monetary Policy

Bank Secrecy Basics

- Better Safe Than Sorry
- What is Money Laundering?
- So What's The Big Deal?
- Manipulating the System
- Structuring and Layering and Integration, Oh My!

Bank Secrecy for Frontline Employees

- What Do You Do With \$10,000 in Cash?
- The Customer Is Always Right...Except When It Isn't
- Why Are You So Suspicious?
- What SAR? I Don't Know Anything About an SAR.
- Who is a Customer and How Do You Prove It?
- The List

Bank Secrecy for Management and Operations

- 120 Hours and Counting
- Giving More Than 100%
- Expectations to the Rule
- Red Flags Ahead
- Banking the Unbanked
- Cash-less Money Laundering
- True Stories of Money Laundering
- Putting the Pieces Together

Regulation E

- Changes in July 2010
- Overview
- Error Resolution Procedure
- Electronic Check Conversion (ECK)
- Issuances of Access Devices
- Electronic Terminal Receipts and Periodic Statements