



ABA Training Catalog



Table of Contents

Courses by Job Role

Business Banking and Commercial Lending	6
Compliance and Risk Management	12
Frontline Compliance	18
Executive Education	20
Mortgage Lending	24
Retail Banking and Marketing	28
Wealth Management and Trust	36
ACE College Credit Recommendations	42
Diplomas and Certificates	43
Textbooks and Reference Materials	44

ABA Training

ABA offers a comprehensive catalog of training programs tailored to your specific job role and designed to improve your expertise. Online courses are available in both facilitated and self-paced formats and include enhancements that improve your learning experience and increase your comprehension.

Facilitated courses feature collaboration with fellow students, instructor guidance and feedback in an engaging online learning community. Self-paced courses include real-life practice scenarios and allow you to work independently. In-bank training is also an option, using ABA materials to deliver in a classroom setting. All courses provide a superior learning experience that is flexible and convenient.

Business Banking and Commercial Lending

Earn a small business banker certificate, commercial lending diploma or certificate in commercial lending— or choose an areas of focus: small business banking fundamentals, financial statement analysis or ag lending.

COURSE LIST

- ▶ Analyzing Business Financial Statements and Tax Returns
- ▶ Analyzing Financial Statements 
- ▶ Analyzing Personal Financial Statements and Tax Returns
- ▶ Certificate in Business and Commercial Lending
- ▶ Commercial Lending 
- ▶ Credit Products for Small Businesses
- ▶ Deposit Products and Services for Small Businesses
- ▶ Fundamentals of Small Business Banking
- ▶ Introduction to Agricultural Lending 
- ▶ Introduction to Analyzing Financial Statements
- ▶ Law and Banking: Principles 
- ▶ Loan Structuring, Documentation, Pricing and Problem Loans
- ▶ Qualitative Analysis and Determining a Credit Risk Rating
- ▶ Retirement Products for Small Businesses
- ▶ Small Business Banker Certificate
- ▶ Small Business Borrowing
- ▶ Understanding Business Borrowers

The Commercial Real Estate Lending Decision Process Series (RMA)

- ▶ Series 1: Types of CRE Loans, Risk Areas and Performance Drivers
- ▶ Series 2: The CRE Underwriting Process
- ▶ Series 3: Financing Different Types of Commercial Properties
- ▶ Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments
- ▶ Series 5: Loan Structure and Documentation Considerations
- ▶ Series 6: Construction Lending

The Lending Decision Process Series (RMA)

- ▶ Series 1: Industry, Management, and Economic Influences
- ▶ Series 2: Interpreting Quality of Financial Reports and Accounts
- ▶ Series 3: Analyzing the Company's Financial Performance and Condition
- ▶ Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources
- ▶ Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability
- ▶ Series 6: Using Financial Projections to Fine Tune the Credit Analysis

All courses are self-paced unless indicated as facilitated .

Analyzing Business Financial Statements and Tax Returns

An analysis of business financial statements and tax returns, including cash flow statements.

Analyzing Financial Statements

A practical introduction to financial statement analysis from the perspective of the commercial loan officer. Gain the skills needed to effectively assess the risks related to a customer—current and prospective—and evaluate possible sources of repayment for the loan.

Analyzing Personal Financial Statements and Tax Returns

Examine personal financial statements and tax returns, including combining business and personal cash flows into a global analysis.

Certificate in Business and Commercial Lending

Focuses on financial statement analysis and commercial lending, will familiarize lenders with both audited and unaudited statements, and fill any gaps in your understanding of credit analysis and underwriting.

Commercial Lending

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks' lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

Credit Products for Small Businesses

Know the features and benefits of different business credit products. The course focuses on understanding the needs of the business customer via clues regarding credit purpose and business cycles, and matching an appropriate product to add value to the relationship.

Deposit Products and Services for Small Business

Gain an understanding of general banking needs of business customers. The course covers common deposit and non-credit products, and their benefits to the small business client. Special emphasis is placed on connecting banking needs with the lifecycle of the business.

Fundamentals of Small Business Banking

Introduces the characteristics, operations and legal structure of small businesses. Covers business lifecycles and the financial needs that arise during different stages.

Introduction to Agricultural Lending

A review of the fundamental skills needed to begin to undertake credit analysis, loan structuring and monitoring for agricultural customers. The course also provides guidance on dealing with problem loans.

Introduction to Analyzing Financial Statements

Presents the tools needed to analyze financial statements with a focus on income statements, balance sheets and cash flow statements. In addition to explaining tax returns, it also examines the computation of ratios and how they are used to spot significant trends.

Law and Banking: Principles

An overview of the laws and regulations that affect how financial services companies operate on a daily basis. The course weaves business and banking law principles together to show regulations' effects on financial services activities.

Loan Structuring, Documentation, Pricing and Problem Loans

Guidance on loan structuring and documentation issues in response to the quantitative and qualitative risk analysis. An overview of documents, loan agreements and covenants, as well as negotiating and pricing is included.

Qualitative Analysis and Determining a Credit Risk Rating

Qualitative analysis and how to assess industry risk, market risk and management risk. Learn the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating.

Retirement Products for Small Business

Explores the advantages of retirement plans for small businesses and describes the five retirement products and their general characteristics while also comparing client needs throughout the life of a business. A referral process to help students refer their business clients to retirement specialists is introduced.

Small Business Banker Certificate

Delivers the skills branch managers and branch-based small business bankers need to build a relationship-centric sales approach, engage business customers to better understand their needs and appropriate solutions, handle objections, plan and execute the perfect sales call, and manage relationships post-sale. It focuses on the process needed to identify sales prospects, offer value-added solutions, and close the deal but not make credit decisions.

Small Business Borrowing

The overall relationship between the borrowing cause, loan purpose and repayment source to better understand the small business client credit needs, as well as the key steps to effectively communicate credit decisions to clients.

Understanding Business Borrowers

Learn how to identify and understand business industries and types—and why they borrow money. An introduction to the basic concepts of business financial accounting and entity structures is also covered.

The Commercial Real Estate Lending Decision Process Series (RMA)

Types of CRE loans, risk areas and performance drivers are a basis to learn about the different types of CRE loans and what loan is right for both the borrower and the bank.

Series 1: Types of CRE Loans, Risk Areas and Performance Drivers

An overview of the different types of CRE loans and the importance of providing the right loan for both the borrower and the bank. The series will also help identify the risk areas in CRE lending and help analyze the drivers of CRE performance.

Series 2: The CRE Underwriting Process

Learn how to identify a company's net operating income (NOI) or cash flow, and analyze the project and proposed loan. Capitalization rates and valuation basics are also introduced, as well as the appraisal process and identifying best practices regarding environmental assessments.

Series 3: Financing Different Types of Commercial Properties

Know the important credit risk considerations for major property groups and special properties, and be able to identify and compare components used in reporting statements for various income properties, estimate rental income using various approaches and create pro forma operating statements.

Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments

Recognize and use lease terminology and recognize the cash flow and economic considerations of leases. Learn how to review commercial property leases, assess the role and scope of an appraisal and identify issues in reviewing appraisals. The final section will cover environmental assessments.

Series 5: Loan Structure and Documentation Considerations

Topics in how to assess various borrowing structures, identify issues involving owner occupied lending, determine loan documentation, as well as due diligence considerations and how to identify key components of CRE Loan structure.

Series 6: Construction Lending

An explanation of the types of construction loans, construction lending underwriting and administration issues, and how to recognize the different elements of the construction lending process. Learn the key elements for successful completion of construction projects, and also the special issues involved with homebuilders and subdivision developers.

The Lending Decision Process Series (RMA)

This six-part series gives a foundation in the following areas of study: business and industry risk analysis, management assessment, financial accounting, balance sheet and income statement analyses, ratio trend analysis, cash cycle and seasonality analysis, borrowing causes and repayment source assessment, cash flow analysis and using financial projections.

Series 1: Industry, Management, and Economic Influences

How to interpret repayment risks related to industry, economic, market and management influences.

Series 2: Interpreting Quality of Financial Reports and Accounts

How to interpret risks stemming from the quality of financial reports and underlying financial accounts.

Series 3: Analyzing the Company's Financial Performance and Condition

Interpreting repayment risks suggested by the company's historical financial performance and financial condition.

Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources

Examining a company's cash cycle and seasonal characteristics. Learn to interpret both short- and long-term borrowing causes and repayment sources.

Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability

Analyzing cash flow statements to distinguish between profit and cash flow. How to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks is covered.

Series 6: Using Financial Projections to Fine Tune the Credit Analysis

Constructing and analyzing financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry or management risks.

Compliance and Risk Management

Stay up to date with the constantly changing world of regulation. Learn the ins and outs of HMDA, requirements for servicemember customers, interest rate risk and more—and achieve a certificate in deposit compliance or lending compliance.

COURSE LIST

- ▶ Certificate in Deposit Compliance
- ▶ Certificate in Lending Compliance
- ▶ CRCM Online Review Course [\(A\)](#)
- ▶ Law and Banking: Applications [\(A\)](#)
- ▶ Law and Banking: Principles [\(A\)](#)
- ▶ Managing Interest Rate Risk [\(A\)](#)

Online Training for AML Professionals

- ▶ BSA Requirements for Business Accounts
- ▶ BSA Requirements for Foreign Customers and Accounts
- ▶ Components of an AML Compliance Program
- ▶ Currency and Correspondent Banking Accounts
- ▶ Electronic Banking and Funds Transfer Activities
- ▶ Higher Risk Accounts and Activities
- ▶ International Partners in AML Policy
- ▶ Introduction to BSA/AML
- ▶ Office of Foreign Assets Control (OFAC)
- ▶ SARs and Information Sharing

Online Training for Compliance Professionals

- ▶ Anatomy of a Regulation for Compliance Professionals
- ▶ BSA/USA PATRIOT Act for Compliance Professionals
- ▶ Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals
- ▶ Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals
- ▶ Credit Card Regulations for Compliance Professionals
- ▶ Digital Compliance for Compliance Professionals
- ▶ Electronic Funds Transfer Act (Reg E) for Compliance Professionals
- ▶ Elements of a Compliance Program for Compliance Professionals
- ▶ Equal Credit Opportunity Act (ECOA) for Compliance Professionals

- ▶ Expedited Funds Availability Act (Reg CC) for Compliance Professionals
- ▶ Fair Credit Reporting Act (FCRA) for Compliance Professionals
- ▶ Good Faith Estimate and HUD-1 for Compliance Professionals
- ▶ Home Mortgage Disclosure Act (HMDA) for Compliance Professionals
- ▶ Loans to Insiders (Reg O) for Compliance Professionals
- ▶ National Flood Insurance Regulations for Compliance Professionals
- ▶ Office of Foreign Assets Control (OFAC) for Compliance Professionals
- ▶ Privacy/Information Sharing for Compliance Professionals
- ▶ Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals
- ▶ Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals
- ▶ Reg Z Closed-End Credit for Compliance Professionals
- ▶ Reg Z Open-End Credit for Compliance Professionals
- ▶ Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals
- ▶ Servicemembers Civil Relief Act (SCRA) for Compliance Professionals
- ▶ Truth-in-Savings Act (Reg DD) for Compliance Professionals
- ▶ Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals

Online Training for Fraud Professionals

- ▶ Establishing a Fraud Prevention Program
- ▶ Introduction to Fraud Management
- ▶ Operating a Fraud Prevention Program
- ▶ Regulatory Requirements and Reviews
- ▶ Types of Fraud and Prevention Strategies

All courses are self-paced unless indicated as facilitated ([\(A\)](#)).

Certificate in Deposit Compliance

Provides an overview of federal banking laws and regulations and explains the components of a sound compliance program. Provides a thorough grounding in 9 key deposit regulations, and demonstrates the ability to identify and respond to compliance requirements.

Certificate in Lending Compliance

Provides an overview of federal banking laws and regulations and outlines the components of a sound compliance program. Delivers a thorough grounding in 12 key lending regulations and demonstrates to bank management and examiners the ability to identify and respond to compliance requirements.

CRCM Online Review Course

A comprehensive, convenient way to prepare for the CRCM designation from the Institute of Certified Bankers. Participants use the ABA Reference Guide to Regulatory Compliance as their study tool and have access to 10 hours of recorded lectures by an industry expert.

Law and Banking: Applications

A deep dive into how specific laws and regulations apply to financial services and products. The course covers the laws and regulations that govern deposit accounts, lending, bankruptcy, trusts, non-deposit products and services, international banking, marketing, safety and soundness, and information security and reporting.

Law and Banking: Principles

An overview of the laws and regulations that affect how financial services companies operate on a daily basis. The course weaves business and banking law principles together to show regulations' effects on financial services activities.

Managing Interest Rate Risk

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

Online Training for Compliance Professionals

Anatomy of a Regulation for Compliance Professionals

Discover how laws are created, and how regulations are developed and structured to fulfill their intent. Throughout this course you will learn about the standard means for referencing a citation and receive tips for researching various laws and regulations more efficiently.

BSA/USA PATRIOT Act for Compliance Professionals

An overview of the background, purpose, coverage and enforcement of the Bank Secrecy Act (BSA), as updated by the new components required by the USA PATRIOT Act, along with other anti-money laundering considerations.

Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals

Learn to recognize the purpose, background and importance of CRA, including the technical rules for small banks, factors to consider when assessing CRA performance and the consequences of noncompliance. Finally, learn important information about CRA ratings and strategies to maintain a satisfactory or outstanding performance rating.

Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals

Strengthen your overall comprehension of CRA and define key terms, making it easier to communicate with regulators and management. Examine the technical requirements for CRA public files, public notices, and data collection, in addition to learning CRA performance options and a bonus exam preparation checklist.

Credit Card Regulations for Compliance Professionals

Obtain a basic understanding of regulations specific to credit card, as well as applicable open-end credit regulations. Learn about the compliance requirements at various stages in the credit card process, along with other institutional concerns that fall outside of the process.

Digital Compliance for Compliance Professionals

The fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.

Electronic Funds Transfer Act (Reg E) for Compliance Professionals

An overview of the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E, with examples of dispute resolution application and checklists.

Elements of a Compliance Program for Compliance Professionals

A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.

Equal Credit Opportunity Act (ECOA) for Compliance Professionals

Learn major aspects of ECOA/Reg B from application taking through underwriting and evaluations, to notice and record-keeping requirements. Discover basic requirements of the Fair Housing Act, and rules for furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing.

Expedited Funds Availability Act (Reg CC) for Compliance Professionals

This basic provisions of Regulation CC, which implements the Expedited Funds Availability Act, focusing on the provisions of the regulation that affect customer-contact functions. An overview of the check processing system, Check 21, and remotely created checks is also included.

Fair Credit Reporting Act (FCRA) for Compliance Professionals

Recognizing consumer protection is a hot topic, this course provides the key conceptual and practical information necessary to successfully apply the FCRA and Fair and Accurate Credit Transactions Act (FACTA). It covers key terms, processes, notices, disclosures, regulatory issues and risk mitigation strategies.

Good Faith Estimate and HUD-1 for Compliance Professionals

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.

Home Mortgage Disclosure Act (HMDA) for Compliance Professionals

Distinguish which institutions and transactions are covered by HMDA requirements, and avoid the assessment of civil money penalties. Enhance your knowledge on how to accurately complete a Loan Application Register (LAR) and the importance of management involvement in this process.

Loans to Insiders (Reg O) for Compliance Professionals

Obtain a strong knowledge of Regulation O, which governs loans that a bank makes to its insiders (i.e., executive officers, directors, principal shareholders and their related interests). Learn who the regulation applies to, the manner in which its provisions apply to various insiders, and the records that must be maintained.

National Flood Insurance Regulations for Compliance Professionals

Study a brief history of the federal flood insurance statutes and regulations before gaining a strong overview on how to comply with the most current flood insurance requirements, including a discussion of enforcement.

Office of Foreign Assets Control (OFAC) for Compliance Professionals

A discussion of the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. The fundamental requirements of a compliance program and the relationship between OFAC and BSA is also covered.

Privacy/Information Sharing for Compliance Professionals

Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure.

Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals

Get a complete overview of RESPA requirements, including disclosure requirements and anti-kickback provisions. Learn about early disclosure requirements and tolerances, escrow disclosures, the Affiliated Business Arrangement Notice, requirements for loan servicers and, most importantly, practices to avoid.

Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals

Explains the ability to repay rules for all Regulation Z closed-end mortgages, including the eight minimum underwriting factors and the special circumstances that qualify for transitioning nonstandard to standard mortgages. Describes the purpose and qualifications associated with the qualified mortgage rules.

Reg Z Closed-End Credit for Compliance Professionals

Learn the closed-end portion of Regulation Z, including key terminology and requirements for disclosures provided before and during loan consummation. The course explores the features of high-cost mortgages, higher priced mortgages and qualified mortgages.

Reg Z Open-End Credit for Compliance Professionals

Learn the open-end portion of Regulation Z, including history, purpose, coverage, and disclosures. You will also learn about rules relating to billing errors, crediting payments, credit balances, and advertising.

Reserve Requirements for Depository Institutions (Reg D) for Compliance Professionals

A review of the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.

Servicemembers Civil Relief Act (SCRA) for Compliance Professionals

Learn about SCRA—one of the hottest topics in compliance—and the rights and obligations of our servicemembers and their dependents. Study the responsibilities of financial institutions to comply with SCRA and related acts in order to protect servicemembers from certain disadvantages while they are on duty.

Truth in Savings (Reg DD) for Compliance Professionals

An introduction to the provisions of Reg DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement and electronic communications are also covered.

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals

Can you explain what makes an act or practice deceptive, unfair or abusive? Learn the definition of an unfair act or practice, and explore unfair and deceptive credit cases and enforcement actions used by the CFPB along with proactive steps and guidelines to take towards preventing UDAAP claims.

ABA Frontline Compliance Training

A free online compliance training solution for ABA member banks that provides quality, up-to-date training for your employees. Covers key banking regulations as well as topics that are important to banks to satisfy regulatory requirements.

A free online compliance training solution for ABA member banks.

COURSE LIST





- ▶ Americans with Disabilities Act
- ▶ Bank Bribery Act
- ▶ Bank Protection Act
- ▶ Banking Law and Referrals
- ▶ BSA/AML: CIP Advanced
- ▶ BSA/AML: CIP Basics
- ▶ BSA/AML: Communicating with Customers about CTRs
- ▶ BSA/AML: Completing the CTR
- ▶ BSA/AML: Complying with the BSA
- ▶ BSA/AML: Exempting Customers from CTR Reporting
- ▶ BSA/AML: Overview
- ▶ BSA/AML: Recordkeeping - Wires, Money Orders, and other Challenges
- ▶ BSA/AML: Reporting
- ▶ BSA/AML: Risk Assessment and Customer Due Diligence
- ▶ BSA/AML: SAR Reporting
- ▶ BSA/AML: USA PATRIOT Act
- ▶ Community Reinvestment Act (Reg BB)
- ▶ Elder Financial Abuse
- ▶ Electronic Funds Transfer Act (Reg E)
- ▶ E-SIGN Compliance
- ▶ Equal Credit Opportunity Act (Reg B)
- ▶ Expedited Funds Availability Act (Reg CC)
- ▶ Extending Credit to Bank Insiders (Reg O)
- ▶ Fair Credit Reporting Act (FCRA)
- ▶ Fair Debt Collection Practices Act
- ▶ Fair Housing Act
- ▶ Fair Lending
- ▶ FDIC Insurance Coverage
- ▶ Flood Disaster Protection Act
- ▶ Good Faith Estimate and HUD-1
- ▶ Home Mortgage Disclosure Act (HMDA)
- ▶ Homeowners Protection Act
- ▶ Information Security and Red Flags
- ▶ Office of Foreign Assets Control (OFAC)
- ▶ Privacy for Customer Contact Personnel
- ▶ Real Estate Settlement Procedures Act (RESPA)
- ▶ Recognizing and Preventing UDAAP
- ▶ Reg Z Adjustable Rate Mortgages
- ▶ Reg Z Advertising
- ▶ Reg Z Credit Cards
- ▶ Reg Z HELOCs (Open-End Credit)
- ▶ Reg Z HOEPA and High-Cost Mortgage Loans
- ▶ Reg Z Installment and Home Equity Loans (Closed-End Credit)
- ▶ Reg Z Mortgages (Closed-End Credit)
- ▶ Reg Z Non Home Secured (Open-End Credit)
- ▶ Reg Z Overview
- ▶ Reg Z Private Higher Education Loans
- ▶ Reg Z Reverse Mortgages
- ▶ Reg Z Right of Rescission
- ▶ Reserve Requirements for Depository Institutions (Reg D)
- ▶ Robbery and Bank Security
- ▶ Serving Your Military Customer
- ▶ Sexual and Workplace Harassment
- ▶ Sexual and Workplace Harassment for Managers
- ▶ Social Media: Managing the Risks
- ▶ The Consumer Remittance Rule
- ▶ The S.A.F.E. Act - Secure and Fair Enforcement for Mortgage Licensing Act
- ▶ TILA-RESPA Integrated Disclosures
- ▶ Truth in Savings Act (Reg DD)
- ▶ Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)

Executive Education

The most valuable way to secure your organization's vision and success is through strong leadership.

ABA's offerings help you build future leaders through essential industry knowledge, effective leadership skills and unique networking opportunities.

COURSE LIST

- ▶ Analyzing Bank Performance 
- ▶ Ethical Issues for Bankers
- ▶ Leveraging the Benefits of a Diverse Workforce
- ▶ Managing Funding, Liquidity, and Capital 
- ▶ Managing Interest Rate Risk 
- ▶ Managing the Bank's Investment Portfolio 

SUCCESSION PLANNING FOR BANKS

Designed specifically for financial institutions, this comprehensive guide from ABA offers practical steps and resources for developing and implementing a customized bank succession plan. Through scenarios and customizable materials, the guide helps human resources and senior management identify potential internal candidates to fill key leadership positions, as well as the development opportunities that will help them succeed. Use the entire guide, or work through the sections and scenarios that meet your bank's specific needs.

All courses are self-paced unless indicated as facilitated ().

Analyzing Bank Performance

An overview of tools and techniques to analyze and improve a bank's financial performance. Participants observe the effects of certain kinds of risk on a bank's financial track record, and the correlation between risk optimization and superior financial performance.

Ethical Issues for Bankers

An overview of ethical standards for financial services professionals, including the importance of complying with their institution's code of conduct as well as federal laws. The course works through some typical ethical dilemmas that may occur in financial institutions.

Leveraging the Benefits of a Diverse Workforce

Covers the importance of diversity in the workplace and how best to manage it, including strategies for managers to recruit diverse work teams and encourage diversity of thought. Learn common stereotypes and describe potential solutions for handling conflicts.

Managing Funding, Liquidity, and Capital

A summary of the bank funding types, liquidity issues and management of capital. Learn what funding is used by banks; how liquidity needs may be addressed by storing liquidity on the balance sheet or by securing additional funding; and bank capital's purpose, regulatory requirements and the effect on profitability.

Managing Interest Rate Risk

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

Managing the Bank's Investment Portfolio

Fundamentals for understanding how a bank's investment portfolio is managed. Objectives and composition of investment portfolios, and common bank investments are covered, focusing on their risk and return profiles. Various investment strategies are described and the development of bank investment policies is discussed.

Online Training for AML and Fraud Professionals

The two suites of online courses are designed to provide in-depth training on the types of criminal behavior commonly used against banks and the applicable U.S. laws and regulations. Courses will cover a comprehensive list of anti-money laundering and fraud topics, including:



- Anti-money laundering fundamentals
- Regulatory requirements
- Program governance and oversight
- Creation, management, and monitoring of fraud prevention programs

Taken together, these courses will provide the eligibility requirements for certain candidates preparing for the Certified AML & Fraud Professional (CAFP) exam. They also provide more experienced candidates an opportunity to refresh their knowledge in preparation for the exam.

Mortgage Lending

Lending practices, appraisal procedures, to all aspects of residential lending, ABA's suite of mortgage lending courses prepare new or seasoned mortgage lenders to develop and maintain sound client relationships and lending practices.

COURSE LIST

- ▶ Effective Client Referrals
- ▶ Ethical Issues for Bankers
- ▶ Handling Mortgage Inquiries and Making Referrals
- ▶ Introduction to Mortgage Lending 
- ▶ Introduction to Relationship Selling
- ▶ Law and Banking: Principles 
- ▶ Mortgage Customer Counseling and Prequalification
- ▶ Personal Tax Return Analysis
- ▶ Residential Mortgage Lender Certificate

Residential Lending Courses (AllRegs)

- ▶ Appraisal Procedures
- ▶ Basics of Mortgage Processing
- ▶ Completing the HUD-1
- ▶ Discovering FHA Programs
- ▶ Elements of Title Insurance
- ▶ Essentials of Mortgage Lending
- ▶ Explaining Loan Modifications
- ▶ Gathering the Facts on Mortgage Fraud
- ▶ Preparing the Closing Disclosure
- ▶ Preparing the Loan Estimate
- ▶ Processing and Underwriting Credit
- ▶ Processing Income and Assets
- ▶ Reviewing the Appraisal Report

RESIDENTIAL MORTGAGE LENDER CERTIFICATE

The ABA Residential Mortgage Lender Certificate provides a solid understanding of banking, credit analysis, and legal principles that support the mortgage process. The certificate underscores relationship sales skills in addition to the mechanics of a mortgage loan, thereby preparing loan officers to be successful in growing their book of business. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

Effective Client Referrals

Learn the skills to provide quality referrals for core bank products such as deposit accounts and loans. By the end of the course, you will be able to identify sales and service opportunities and refer customers to the appropriate product specialist.

Ethical Issues for Bankers

An overview of ethical standards for financial services professionals, including the importance of complying with their institution's code of conduct as well as federal laws. The course works through some typical ethical dilemmas that may occur in financial institutions.

Introduction to Mortgage Lending

An overview of the mortgage lending process, including terms, laws affecting real estate, the appraisal process, and financing and servicing mortgage loans. The government's involvement in real estate and mortgage fraud and prevention also are covered.

Handling Mortgage Inquiries and Making Referrals

Key phases in the mortgage origination process, the primary regulatory compliance acts that affect mortgage inquiry, counseling, and application phases are covered, as well as a review of the most popular mortgage programs and techniques for making effective mortgage referrals.

Introduction to Relationship Selling

Techniques for improving sales skills by paying attention to client needs and expectations as well as verbal and nonverbal communication. Learn to build customer relationships by using open and closed-ended questioning and listening skills, present products and solutions, overcome objections and close the sale.

Law and Banking: Principles

An overview of the laws and regulations that affect how financial services companies operate on a daily basis. The course weaves business and banking law principles together to show regulations' effects on financial services activities.

Mortgage Customer Counseling and Prequalification

An overview of mortgage counseling and the type of information and techniques needed to improve communication between the MLO and customer. This course reviews mortgage counseling from the transaction-oriented and mortgage program-oriented perspectives and explains critical areas for each step in the pre-qualification process.

Personal Tax Return Analysis

How to determine a projected income by analyzing personal tax returns, income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool are examined.

Residential Mortgage Lender Certificate

Provides a solid understanding of banking, credit analysis, and legal principles that support the mortgage process. The certificate underscores relationship sales skills in addition to the mechanics of a mortgage loan, thereby preparing loan officers to be successful in growing their book of business. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

Residential Lending Courses (AllRegs)

Appraisal Procedures

Fundamentals of appraisal procedures, including defining the role of the appraiser and the valuation process. An examination of the use of Automated Valuation Models (AVMs), the importance of appraiser independence and recent mortgage fraud trends is also covered.

Basics of Mortgage Processing

The role of loan processors in the overall mortgage loan process, and strategies on how best to communicate with them are covered in this course. It also focuses on the importance of the Uniform Residential Loan Application (URLA) as a central and vital document.

Completing the HUD-1

Designed to teach students to recognize each field on the HUD-1 form, where still required, and identify the requirements for completion of each field. Includes a detailed explanation of each field and several examples that are designed to clarify specific loan situations.

Discovering FHA Programs

An overview of the Federal Housing Administration and the Department of Housing and Urban Development's role in providing mortgage insurance on a variety of lending programs. Examines basics of FHA programs such as eligibility requirements, maximum loan amounts, occupancy requirements and mortgage insurance premiums.

Elements of Title Insurance

Learn the essential components of a title review, as well as title insurance terminology prior to identifying the key elements of title insurance. You'll also learn to identify title requirements and exceptions and an explanation of the required disclosures and closing protection letter requirements.

Essentials of Mortgage Lending

An explanation of the basics in the life of the mortgage loan process and the production process and insight into secondary marketing, servicing and mortgage fraud. Also introduces origination strategies, common loan products and essential considerations when underwriting loan risk.

Explaining Loan Modifications

The role of loan modifications and how they apply to various borrower circumstances is discussed. Learn to identify eligibility requirements and procedures for obtaining a loan modification and identify how to avoid falling victim to loan modification scams along with resources available for reporting.

Gathering the Facts on Mortgage Fraud

Facts and types of mortgage fraud, and strategies to proactively prevent fraud are addressed. Also, critical issues like understanding the characteristics of mortgage fraud, recognizing fraud and identifying red flags in loan documents, and examining the impact of mortgage fraud on one's personal and professional life.

Preparing the Closing Disclosure

Addresses the preparation of each field of the Closing Disclosure form that is required for loans that are subject to the TRID Rule and addresses common and situation-based questions regarding the Closing Disclosure.

Preparing the Loan Estimate

Addresses the preparation of each field of the Loan Estimate form that is required for loans that are subject to the TRID Rule and addresses common and situational questions regarding the Loan Estimate.

Processing and Underwriting Credit

Unravel the information contained in credit reports, while also learning a methodology for reconciling credit and handling credit problems that may be uncovered during the analysis. Foundational lessons of processing and underwriting credit are also included.

Processing Income and Assets

A basic education of the income and asset documentation and underwriting requirements of a conforming residential mortgage loan, including tips on preparing a quality loan for submission to underwriting.

Reviewing the Appraisal Report


A thorough review of the Individual Condominium Unit Appraisal Report, Form 1073, highlighting the key differences between this and the Uniform Residential Appraisal Report (Form 1004). Current appraisal policies and procedures will also be covered.

Retail Banking and Marketing

From sales and product knowledge, to marketing, to customer service, these courses help you shape the customer experience—keeping your bank at the forefront of today's customer expectations.


COURSE LIST

General Banking

- ▶ Bank Service Provider Certificate
- ▶ Bank Teller Certificate
- ▶ Banking Today
- ▶ Branch Manager Certificate
- ▶ Customer Service Representative Certificate
- ▶ Economics for Bankers 
- ▶ Ethical Issues for Bankers
- ▶ Law and Banking: Applications 
- ▶ Law and Banking: Principles 
- ▶ Money and Banking 
- ▶ Personal Banker Certificate
- ▶ Principles of Banking 
- ▶ Robbery and Bank Security
- ▶ Teller Basics
- ▶ Universal Banker Certificate

Management Skills

- ▶ Coaching for Success
- ▶ Corrective Action
- ▶ Hiring the Best
- ▶ Leveraging the Benefits of a Diverse Workforce

- ▶ Managing Change
- ▶ Managing Employee Performance
- ▶ Managing Employee Relations
- ▶ Rewards and Recognition
- ▶ Sexual and Workplace Harassment for Managers
- ▶ Supervisor Certificate 
- ▶ Team Leader Certificate

Product Knowledge

- ▶ Consumer Credit Products
- ▶ Consumer Lending 
- ▶ Credit Products for Small Businesses
- ▶ Deposit Products and Services for Small Businesses
- ▶ Fundamentals of Consumer Lending
- ▶ Fundamentals of Small Business Banking
- ▶ Introduction to Analyzing Financial Statements
- ▶ Introduction to IRAs
- ▶ Personal Tax Return Analysis
- ▶ Retirement Products for Small Businesses
- ▶ Small Business Borrowing
- ▶ Understanding Bank Products

(CONTINUED)

All courses are self-paced unless indicated as facilitated ().


Retail Banking and Marketing

COURSE LIST (CONTINUED)

Sales Skills

- ▶ Building and Retaining Customer Relationships
- ▶ Calling on Small Business Customers
- ▶ Cross-Selling Deposit Products
- ▶ Effective Client Referrals
- ▶ Event Based Selling
- ▶ Introduction to Relationship Selling
- ▶ Marketing Financial Services 
- ▶ Referring Insurance and Annuity Clients
- ▶ Referring Investment Clients
- ▶ Referring Trust Clients
- ▶ Relationship Selling to Small Business Customers
- ▶ Revitalizing Customer Service
- ▶ Sales Coaching
- ▶ Servicing and Growing Small Business Relationships
- ▶ Successful Sales Campaigns
- ▶ Tele-consulting

Workplace Skills

- ▶ Dealing Effectively with Co-workers
- ▶ Effective Telephone Communication
- ▶ Effective Written Communication
- ▶ Essentials of Workplace Conduct
- ▶ General Accounting 
- ▶ Improving Productivity
- ▶ Managing Time at Work
- ▶ Meetings That Work
- ▶ Presentation Skills
- ▶ Sexual and Workplace Harassment

All courses are self-paced unless indicated as facilitated .

General Banking

Bank Service Provider Certificate

Designed for individuals employed by companies that provide products and services to the banking industry. Provides a broad understanding of the banking business, including banking terminology.

Bank Teller Certificate

Addresses the role of bank tellers by combining core cash handling courses with enhanced product knowledge and interpersonal skill development so they can provide value-added customer service through a relationship sales approach.

Banking Today

An introduction to the essential principles, concepts and operations of banking for new bank employees. A “big picture” perspective of the financial services industry familiarizes them with current banking trends and an overview of how banks operate as businesses and how they affect the economy.

Branch Manager Certificate

Prepares individuals to manage the activities of branch offices by covering banking essentials, sales management, people management, and business management skills.

Customer Service Representative Certificate

Addresses the knowledge and skills necessary to respond to customer needs with a thorough understanding of retail products and services, and resolve customer problems with knowledge of pertinent bank policies and procedures.

Economics for Bankers

An introduction to the fundamental principles of economics and why they matter to banks. Emphasis is on topics including gross domestic product, unemployment, inflation, the national debt and the money supply, all of which affect daily personal and professional decisions.

Ethical Issues for Bankers

An overview of ethical standards for financial services professionals, including the importance of complying with their institution’s code of conduct as well as federal laws. The course works through some typical ethical dilemmas that may occur in financial institutions.

Law and Banking: Applications

A deep dive into how specific laws and regulations apply to financial services and products. The course covers the laws and regulations that govern deposit accounts, lending, bankruptcy, trusts, non-deposit products and services, international banking, marketing, safety and soundness, and information security and reporting.

Law and Banking: Principles

An overview of the laws and regulations that affect how financial services companies operate on a daily basis. The course weaves business and banking law principles together to show regulations’ effects on financial services activities.

Money and Banking

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

Personal Banker Certificate

Provides a blend of banking knowledge and skills for Personal Bankers, to enable them to provide full-service banking to customers by offering appropriate credit, deposit, and other banking services that meet customer needs and expectations.

Principles of Banking

An overview of nearly every aspect of banking, including the banking system, deposit accounts, negotiable Instruments, lending, personal financial planning and more. Ideal for new bank employees, as well those bankers who have worked in the industry for some time but want to learn more about other areas of banking.

Robbery and Bank Security

The tools needed to handle the most common security situations like a robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure their own physical safety, as well as the safety of coworkers and customers are also explored.

Teller Basics

Designed to onboard newly hired tellers by simplifying training, reducing training time and costs and providing new tellers with a working knowledge of teller fundamentals. The highly interactive content is supplemented with industry best-practice procedures and off-line exercises that can personalize the experience to any bank.

Universal Banker Certificate

Provides banking knowledge and skills needed for this multi-faceted job role that caters to a changing customer mindset by being the single point of contact for walk-in customers and fulfilling sales, service and referral needs.

Management Skills

Coaching for Success

Preparation for managers and mentors so they acquire the skills necessary to have an effective coaching dialogue. Recognize coaching opportunities and develop skills to provide performance feedback, as well as participate in a simulated coaching dialogue.

Corrective Action

Guides managers on facilitating their employees' improvement by using a range of corrective actions in a balanced and objective manner. Managers learn to document and apply a progressive disciplinary model, using a standard template that is focused on counseling employees towards performance improvement.

Hiring the Best

Focuses on effective hiring techniques. Learn to identify job requirements and rate the skills needed for success in the job role—interactive scenarios on how to conduct an efficient interview that follows legal guidelines and maximizes the use of the interview time are included.

Leveraging the Benefits of a Diverse Workforce

Highlights the importance of diversity in the workplace and how best to manage it. Strategies for managers to recruit diverse work teams and encourage diversity of thought are examined, as well as stereotypes and potential solutions to discourage stereotyping and handling conflicts.

Managing Change

The effects that change events can have on individuals and organizations and leadership strategies for managing change are explored. Learn how to effectively use a four-step change communication process, better manage the impact of change, identify reactions to change and address them effectively.

Managing Employee Performance

A proactive approach to managing performance by leveraging the three stages in the Performance Management Cycle. Ensuring employees clearly understand specific tasks they must accomplish, evaluating their progress and providing constructive and timely feedback are discussed.

Managing Employee Relations

A preparation tool to address challenges of managing employees in the contemporary workplace. Includes a four-step strategy for managing employee relations—compliance with legislation, managing diversity, handling work and personal issues, and fostering open communication.

Rewards and Recognition

Lessons about the impact of rewards and recognition on job satisfaction and employee retention. The course reinforces the benefits that a culture of rewards and recognition can bring to an organization and also offers practical ideas on how to plan and implement an effective recognition program.

Sexual and Workplace Harassment for Managers

An explanation of the role that supervisors play and the tools they can use to establish and maintain a work environment that discourages and prohibits unwelcome behavior, and creates a safe environment for employees. The course encourages reporting sexual harassment situations and explains the consequences for not doing so.

Supervisor Certificate

Prepares new and potential supervisors for their emerging responsibilities with a combination of leadership and managerial skills, and by offering fresh insights on proven supervisory approaches. Explores hiring, coaching and managing employees while being mindful of legal considerations.

Team Leader Certificate

Develops the necessary skills to effectively lead and manage teams by providing the knowledge and skills to foster trust, leverage personal strengths of team members, manage opportunities, and set meaningful goals and expectations.

Product Knowledge

Consumer Credit Products

Definitions of consumer credit terms to assist in discussions with clients, including an explanation of the growth and demand of non-real estate related products, real estate-related terms and how to calculate the maximum loan amounts.

Consumer Lending

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application.

Credit Products for Small Businesses

Know the features and benefits of different business credit products. The course focuses on understanding the needs of the business customer via clues regarding credit purpose and business cycles, and matching an appropriate product to add value to the relationship.

Deposit Products and Services for Small Businesses

Gain an understanding of general banking needs of business customers. The course covers common deposit and noncredit products, and their benefits to the small business client. Special emphasis is placed on connecting banking needs with the lifecycle of the business.

Fundamentals of Consumer Lending

The basics of consumer credit including terminology, categories of credit and credit worthiness. The application process and the actions required to ensure bank compliance with regulations is also covered.

Fundamentals of Small Business Banking

Introduces the characteristics, operations and legal structure of small businesses. Covers business lifecycles and the financial needs that arise during different stages.

Introduction to Analyzing Financial Statements

Presents the tools needed to analyze financial statements with a focus on income statements, balance sheets and cash flow statements. In addition to explaining tax returns, it also examines the computation of ratios and how they are used to spot significant trends.

Introduction to IRAs

The IRA started out in 1974 as a basic investment vehicle. Today, it comes in different formats with much more complex guidelines. This course discusses types of IRAs, conversion rules and withdrawal requirements.

Personal Tax Return Analysis

How to determine a projected income by analyzing personal tax returns, income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool are examined.

Retirement Products for Small Businesses

The advantages of the five retirement products, comparing client needs throughout the business lifecycle to product characteristics. An introduction to a referral process to make effective client referrals to retirement specialists to ensure client satisfaction is also included.

Small Business Borrowing

The overall relationship between the borrowing cause, loan purpose and repayment source to better understand the small business client credit needs, as well as the key steps to effectively communicate credit decisions to clients.

Understanding Bank Products

An overview of the products and services offered by banks to meet the needs of consumers and small businesses. Presented in broad strokes, the curriculum describes products from the perspective of clients and their needs and includes independent activities.

Sales Skills

Building and Retaining Customer Relationships

Tools for starting, managing and executing a sales portfolio, including an explanation of the process and strategies behind the sales portfolio process, from prioritizing clients to making sales calls. Sales portfolio techniques and strategies that have been proven effective are explored.

Calling on Small Business Customers

Guidelines for planning effective calls with small business clients. It explores the steps in the Call Planning Model and focuses on gathering resources and identifying goals for the call. This course also provides steps to strategize the actions to take during the call.

Cross-Selling Deposit Products

Logical steps for effectively selling deposit products, including how to conduct sales interactions with clients and how to prepare for effective cross-selling to maximize sales of deposit products and ensure client satisfaction.

Effective Client Referrals

Learn the skills to provide quality referrals for core bank products such as deposit accounts and loans. By the end of the course, you will be able to identify sales and service opportunities and refer customers to the appropriate product specialist.

Event Based Selling

An overview of how to identify the purpose and objectives for attending an event. Advantages and disadvantages of a co-hosted or attended event, preparation strategies to consider, the characteristics within groups and how to use the commonalities to identify financial needs and provide appropriate financial products and services are explored.

Introduction to Relationship Selling

Techniques for improving sales skills by paying attention to client needs and expectations as well as verbal and nonverbal communication. Learn to build customer relationships by using open and close-ended questioning and listening skills, present products and solutions, overcome objections and close the sale.

Marketing Financial Services

An overview of vital topics in marketing, including research, marketing information systems, developing situation analyses, segmenting markets and evaluating ROI. Learn about the marketing process and its key players, how to reach intended audiences, and how to develop plans to achieve marketing goals.

Referring Insurance and Annuity Clients

Types of insurance and annuity products and how to identify and refer clients who might benefit from those products. A discussion of the bank's role in selling insurance and annuities, including the responsibilities as an unlicensed employee, and the features and benefits of various insurance and annuity products—including disability insurance, healthcare insurance, property and casualty insurance and liability insurance—are covered.

Referring Investment Clients

An exploration of referring clients to a licensed securities specialist. An overview of securities products commonly offered by banks, how to use a variety of clues to identify the clients' recognized and unrecognized financial needs and how to gather information that a licensed investment specialist will find helpful when working with a referred client are included.

Referring Trust Clients

Steps to refer potential trust clients. Topics include: elements of a trust, the five primary reasons clients want or need a trust, the life events that could indicate the need for a trust product or service and characteristics and benefits of agency and fiduciary accounts.

Relationship Selling to Small Business Customers

Customer expectations can be met in each of the six steps of the relationship selling process. Planning for a successful interaction, verbal and nonverbal communication, techniques for effectively using open-end and closed-end questions and listening to the customer's needs are explored.

Revitalizing Customer Service

The ten basic customer service skills that clients expect from any business interaction—internal and external— and three communication methods for sharing information with clients. How to overcome obstacles that cause stress and can keep employees from displaying good customer service and identifying the real source of a client's anger is reviewed.

Sales Coaching

Developing a long-term sustainable sales strategy based on organizational and individual sales objectives. How to increase the potential of each salesperson by capitalizing on strengths and minimizing weaknesses, using role playing as a coaching tool, reward programs to maintain momentum and the importance of manageable sales objectives are explored.

Servicing and Growing Small Business Relationships

An introduction to the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course explains the advantages of conducting site visits and what is required to uncover employee and business information.

Successful Sales Campaigns

How to effectively run a sales campaign using step-by-step techniques to involve staff members in various aspects of the sales campaign. Explains how to set campaign objectives and use demographic information to help identify clients who are in need of the product that is being promoted.

Tele-consulting

A planning strategy for making calls to clients, focused on the importance of creating call objectives, scripted introductions and questions. The challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits are discussed.

Workplace Skills

Dealing Effectively with Co-workers

An introduction to social behavioral styles and how the different styles affect communication among co-workers. Strategies and guidelines for dealing with difficult co-workers and the resulting conflict are also explored.

Effective Telephone Communication

Fundamental skills and techniques for using the telephone professionally on the job, including tips for cell phone users. Students learn the importance of the telephone as a technology tool and gain practical knowledge for effectively using it in business settings.

Effective Written Communication

Techniques and tools for writing clearly and competently, including how to plan, draft, revise and polish writing in a systematic way. Examples of effective and ineffective writing are examined.

Essentials of Workplace Conduct

A discussion of the four principles that guide appropriate actions to take in unfamiliar situations. How to handle complex introductions in a business setting, and etiquette factors both within the workplace and in offsite work situations are covered.

General Accounting

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

Improving Productivity

An introduction to the main elements of productivity, with guidelines for evaluating and improving productivity in your workplace. Learn how to consistently and systematically apply a six-step process to resolving productivity problems in your work environment by carefully investigating what events, processes or procedures led to the problem.

Managing Time at Work

How to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls and other daily activities that take valuable time away from the workday.

Meetings That Work

Skills for successfully planning and facilitating meetings as opportunities to communicate, solve problems and make decisions. Covers reasons to hold meetings, characteristics and typical structure of meetings, what makes for a useful agenda and appropriate room set up. How to foster meeting participation and handle problem behaviors is also reviewed.

Presentation Skills

How to create effective presentation openings and professional attention getters, including visual and verbal techniques to maintain a captive audience, the four steps of asking questions and tips for dealing with disconnected or negative audiences. Closing techniques to connect to the purpose statement are also discussed.





Sexual and Workplace Harassment

Forms of harassment, and identifying conduct that could be considered unwelcome or inappropriate. An explanation of the steps employees should follow if they feel they are victims of workplace or sexual harassment is also covered, as well as how employees may be perceived by others.

Wealth Management and Trust

Expert advisory skills are crucial to attracting and retaining loyal clients. Learn the basics of trusts and trust administration, IRAs, ethics and more—even prepare for the CTFa exam.

COURSE LIST

- ▶ Basic Administrative Duties of a Trustee 
- ▶ CTFA Online Review Course 
- ▶ Introduction to Trust Products and Services 
- ▶ IRA Online Institute 
- ▶ Wealth Management and Trust Fundamentals

Wealth Management and Trust Online Training Courses

- ▶ A Guide to Ethics in Fiduciary and Trust Activities
- ▶ A Guide to Ethics in Financial Planning
- ▶ A Guide to Ethics in Investments
- ▶ A Guide to Ethics in Tax Law and Tax Planning
- ▶ Account Acceptance and Termination
- ▶ Asset Allocation and Portfolio Management
- ▶ Basic Characteristics of a Trust
- ▶ Bond Selection and Analysis
- ▶ Discretionary Distributions
- ▶ Duties and Powers of the Trustee
- ▶ Economics & Markets
- ▶ Education Planning Solutions for Minors
- ▶ Estate and Guardian Administration
- ▶ Estate Planning to Achieve Client Goals
- ▶ Estate Planning for Charitable Giving
- ▶ Estate Planning for IRAs and Qualified Plan Balances
- ▶ Estate Planning for the Marital Deduction
- ▶ Estate Planning Solutions for the Business Owner
- ▶ Fiduciary Income Tax
- ▶ Fiduciary Law
- ▶ Fundamentals of Alternate Investment Products
- ▶ Fundamentals of Life Insurance
- ▶ Generation-Skipping Transfer Tax
- ▶ Gift Taxation
- ▶ How Trusts Are Taxed
- ▶ Income Tax Planning
- ▶ Introduction to Estate Planning
- ▶ Introduction to Investment Management
- ▶ Introduction to IRAs
- ▶ Introduction to Planning for Retirement Assets
- ▶ Introduction to Trust Administration
- ▶ Investment Policy
- ▶ Investment Products
- ▶ Managing Life Insurance Policies
- ▶ Minimizing Fiduciary Risk and Litigation
- ▶ Planning for the Estate Tax
- ▶ Prudent Portfolio Management
- ▶ Special Needs Trusts
- ▶ Stock Selection and Analysis
- ▶ Types of Insurance
- ▶ Understanding Transfer Tax

All courses are self-paced unless indicated as facilitated .

Basic Administrative Duties of a Trustee

An interactive explanation of fiduciary duties, including administration of agency and estate accounts, guardianships and irrevocable trusts and what to do in the event of incapacity. Students will also get a foundation in estate administration.

CTFA Online Review Course

A comprehensive, convenient way to prepare for the Certified Trust and Financial Advisor (CTFA) designation from the Institute of Certified Bankers. Participants use the Wealthy Advisory and Personal Trust Series (WAPTS) as their study tool and have access to 10 hours of recorded lectures by industry experts.

Introduction to Trust Products and Services

Teaches the basic skills and building blocks in preparation for understanding wills and the probate process, administration of a probate estate, how trusts are formed and operate, the mechanics of a trust document, and basic administrative duties of a trustee.

IRA Online Institute

An intensive 12-week course developed and supported by Ascensus' professional instructors that teaches in-depth, essential IRA information on Traditional IRAs, Roth IRAs, SEP plans and SIMPLE IRA plans.

Wealth Management and Trust Fundamentals

An introduction to trust administration, estate planning and investment management principles that enhances the knowledge and improve the skills of trust administrators and other officers who service and refer trust clients and focuses on the responsibilities required for effective fiduciary oversight.

Wealth Management and Trust Online Training Courses

A Guide to Ethics in Fiduciary and Trust Activities

Your client doesn't want to trust his house keys to someone he doesn't trust; he won't want to trust his trust assets, either. This Guide to Ethics presents scenarios identifying ethical breaches, and provides the trustee with tools should he discover a breach.

A Guide to Ethics in Financial Planning

When you're helping someone plan for their financial security, you need a solid understanding of the ethical standards involved. This course discusses how to avoid conflicts of interest, how to be objective and how to be transparent with respect to compensation arrangements.

A Guide to Ethics in Investments

Recent headlines have told us about what can go wrong when an advisor fails to abide by ethical standards. This course presents a detailed reminder of what constitutes fiduciary duties and how to uphold them in a responsible manner.

A Guide to Ethics in Tax Law and Tax Planning

Addresses the duties of the fiduciary responsible for holding the assets, administering them, and carrying out the terms with loyalty, impartiality and reasonable care—as well as conflicts that could arise between investments and the prudent investor rule.

Account Acceptance and Termination

There is a risk in opening new fiduciary accounts. From review for acceptance to review for termination, including procedures and best practices, you will learn how to protect your institution while acting in a fiduciary capacity.

Asset Allocation and Portfolio Management

A key to successful portfolio management is a good understanding of the client and their investment profile. With that information in place, it is possible to determine the appropriate asset allocation framework to maintain a healthy, diversified portfolio. This course covers model portfolios and positive/negative correlation.

Basic Characteristics of a Trust

Trusts may come in all shapes and sizes and are created for a variety of reasons, but they have common features and benefits. This course will take you through the how and why of creating a trust—giving you the tools to match your client's goals to the best trust vehicle.

Bond Selection and Analysis

Bonds are not a one size fits all commodity. An in-depth analysis will disclose the necessary information about risk, return and yield to make the right choice for your clients. Apply the tools you'll gain from Bond Selection and Analysis to make this important decision.

Discretionary Distributions

Fiduciary discretion can be a hot button in the trust administration process. This course discusses common discretionary standards, focusing on potential tax consequences for both the trustee and the beneficiary. The proper techniques for documenting the distribution decision process will also be covered.

Duties and Powers of the Trustee

Trustees are bound by a specific list of duties, both state and federal. Trustees' powers can be governed by both statute and the terms of the trust document. This course discusses the powers of the prudent trustee, both expressed and implied, as well as the fiduciary duties associated with the fiduciary role.

Economics & Markets

There are many forces at work in today's fast moving financial climate and your clients will expect you to know about them. This course explores the dual interaction between interest rates and the bond market as well as interest rates and inflation. The effects of fiscal and monetary policies are also covered.

Education Planning Solutions for Minors

Gain an understanding about 529 plans, Coverdell and custodial accounts and the various available trust options for education planning for minors.

Estate and Guardian Administration

Estates and guardianships both carry specific responsibilities. This course discusses the similarities and differences between guardianships and testate and intestate estates, including the basic framework for administering all types of guardianships and estates.

Estate Planning to Achieve Client Goals

A successful estate plan cannot be created without detailed input from both the client and the fiduciary. This course provides instruction to help fiduciary professionals talk constructively with clients about the importance of planning wisely and how gifts are used in estate planning.

Estate Planning for Charitable Giving

The majority of estate planning clients have strong ideas about the distribution of their estate assets. For some, the beneficiaries are family members; for others the beneficiaries are charities. There are ways to accomplish both, which are explored during this course.

Estate Planning for IRAs and Qualified Plan Balances

It's great to have retirement plans, but it's a little confusing to understand how they are taxed and distributed. This course explains the estate, income and excise tax implications, as well as mandatory distributions and options available to beneficiaries.

Estate Planning for the Marital Deduction

When Congress passed ATRA in 2013, many people mistakenly assumed that the marital deduction was a thing of the past. In fact, intelligent use of the marital deduction is as important as it ever was. This course explains different ways to calculate the marital deduction and the pros and cons of each.

Estate Planning Solutions for the Business Owner

Your client has managed—and in many cases created—their own business, and yet may not have taken any steps to protect it in the future. This course will help you walk them through different scenarios, be it bequest to a family member, sale to a trusted employee or complete liquidation.

Fiduciary Income Tax

Fiduciary Income Tax will introduce you to the ways estates and trusts are taxed and the deductions that are available to them.

Fiduciary Law

There are significant differences between community, common and separate property. Fiduciary Law explores the legal implications of those differences, and the history and implications of the Prudent Investor Rule and the Uniform Principal and Income Act.

Fundamentals of Alternate Investment Products

Investment portfolios are no longer limited to stocks and bonds. A diversified portfolio can now include real estate holdings, ETFs, hedge funds and options, to name a few. This course offers a basic primer on these sophisticated investment selections.

Fundamentals of Life Insurance

If you had nine lives, and bought one type of life insurance for each one, you'd still have some types of insurance left over. There are many types of life insurance and each speaks to a different need. This course provides the groundwork to build your expertise.

Generation-Skipping Transfer Tax

Does your family have a skip person in it? Could it be you? This course explains the intricacies of the GST, including taxable terminations and distributions, automatic allocations and just what a direct skip is.

Gift Taxation

You've made a gift, and now you have to pay a tax on it? This course explains the basic concept of gift taxation, including who is liable and how the tax is computed. You'll also learn about the marital deduction's important role in estate planning.

How Trusts Are Taxed

You know that people have to file an income tax return. Did you know that trusts do, too? This course outlines basic fiduciary tax rules and explains how various types of trusts are taxed.

Income Tax Planning

Income tax planning is more than filling out a form and sending it to the IRS. Today's complex tax structure requires detailed instructions for paying taxes. This course leads you through computations as you navigate capital gains and losses, gifting strategies and the alternative minimum tax for your client's accounts.

Introduction to Estate Planning

Trusts can play a pivotal role in the estate planning process, both pre- and post-death. Introduction to Estate Planning will explain some of the details, including fiduciary income and transfer taxes.

Introduction to Investment Management

Trusts have to be managed, and trust investments do, too. This course explains the issues affecting investment management, including how to define and select from the available options and how to anticipate the impact of outside economic and legal influences.

Introduction to IRAs

The IRA started out in 1974 as a basic investment vehicle. Today, it comes in different formats with much more complex guidelines. This course discusses types of IRAs, conversion rules and withdrawal requirements.

Introduction to Planning for Retirement Assets

Retirement assets can play a significant role in the financial planning process. This course outlines the ways to employ the many options associated with pension, capital accumulation, stock purchase, SEP and Keogh plans (to name a few), including tax treatment, RMDs and beneficiary designations.

Introduction to Trust Administration

If you are new to trust administration, this course can take you from basic vocabulary, through the requirements to create a trust, account acceptance and discretionary distributions, right up to termination.

Investment Policy

You've met the client and have the account—now, how do you invest it? An accurate Investment Policy Statement (IPS) is a foundation to successful account management. Make sure yours are up to date and on the mark.

Investment Products

You know about stocks and bonds, but do you know about preferred stock and mutual funds? Investment Products explains the differences between common and preferred stock and open end and closed end mutual funds.

Managing Life Insurance Policies

Life insurance is now a financial tool that can include whole life, variable whole life, paid up premiums and variable universal life insurance to name a few. This course will walk you through the similarities and differences, pitfalls and rewards of the life insurance world.

Minimizing Fiduciary Risk and Litigation

Emotions and stakes run high in the field of personal trusts, creating a breeding ground for litigation. This course will help you make sure that you and your institution are taking every opportunity to minimize potential fiduciary litigation.

Planning for the Estate Tax

There is a sales tax, an income tax and, now, an estate tax. This course explains what assets are taxed, what debts or expenses can be deducted and how to make some basic calculations.

Prudent Portfolio Management

Prudent Portfolio Management defines the Prudent Person Rule, the Uniform Prudent Investor Act and the Uniform Principal and Income Act and how they affect account investments.

Special Needs Trusts

Upon application and verification, the federal government may pay supplemental security income to certain handicapped individuals with limited earning power. Learn how a special needs trust can protect current or anticipated family funds without jeopardizing SSI.

Stock Selection and Analysis

There is more than one type of stock, just as there is more than one type of analyst. Stock Selection and Analysis will show you the different methods these analysts use; the different types of trades and the different strategies.

Types of Insurance

The insurance industry and the proliferation of its offerings have exploded in recent years. This course covers the basics of homeowners, personal liability and health insurance, including more complicated floaters, endorsements and riders. It also provides information on long term care and disability insurance.

Understanding Transfer Tax

The transfer tax is an increasingly complex concept. This course provides a basic education in the definition of gifts, disclaimers and exclusions, unified tax system and how to calculate the tax.

ACE College Credits for ABA Online Courses

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and recommended college credit for the online courses listed below.

Courses that have been approved for ACE College Credit Recommendations may also be eligible for CPE credits. Each state accountancy board makes the determination of whether to accept courses with ACE credits.

ABA Online Course	ACE Credit Recommendation
Analyzing Financial Statements	In the upper division baccalaureate/associate degree category, 3 semester hours in Business Administration, Banking, Finance or Financial Statement Analysis
Bank Management*	In the upper division baccalaureate degree category, 3 semester hours in Banking, Business Administration, Finance, or Management
Commercial Lending	In the upper division baccalaureate degree category, 3 semester hours in Business Administration or Finance
Consumer Lending	In the upper division baccalaureate degree category, 3 semester hours in Banking, Business Administration or Finance
Economics for Bankers	In the lower division baccalaureate/associate degree category, 3 semester hours in Macroeconomics
General Accounting	In the lower division baccalaureate/associate degree category, 3 semester hours in Accounting, Introduction to Financial Accounting or Principles of Accounting
Introduction to Mortgage Lending	In the lower division baccalaureate/associate degree category, 3 semester hours in Business Administration, Banking or Finance
Law and Banking: Applications	In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law
Law and Banking: Principles	In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law or Business Administration
Marketing Financial Services	In the lower division baccalaureate/associate degree category, 3 semester hours in Banking or Bank Marketing
Money and Banking	In the upper division baccalaureate degree category, 3 semester hours in Banking
Principles of Banking/ Principles of Banking Accelerated	In the lower division baccalaureate/associate degree category, 3 semester hours in Banking, Business Administration or Finance

* Bank Management consists of the following courses combined: Analyzing Bank Performance; Managing Interest Rate Risk; Managing Funding, Liquidity and Capital; and, Managing the Bank's Investment Portfolio.

ABA Diplomas and Certificates

Earning a diploma or certificate in your field of expertise—or in a new area of focus—is the best path to career development and opportunities for advancement. Certificates build fundamental skills for a specific position and diplomas provide in-depth coverage on banking as a profession.

DIPLOMAS

- ▶ Bank Financial Management Diploma
- ▶ Bank Operations Diploma
- ▶ Business Banking and Commercial Lending Diploma
- ▶ Consumer Banking Diploma
- ▶ General Banking Diploma
- ▶ Military Banking Operations Diploma

CERTIFICATES

- ▶ Bank Service Provider Certificate
- ▶ Bank Teller Certificate
- ▶ Branch Manager Certificate
- ▶ Certificate in Business and Commercial Lending
- ▶ Certificate in Deposit Compliance
- ▶ Certificate in Lending Compliance
- ▶ Customer Service Representative Certificate
- ▶ Personal Banker Certificate
- ▶ Residential Mortgage Lender Certificate
- ▶ Small Business Banker Certificate
- ▶ Supervisor Certificate
- ▶ Team Leader Certificate
- ▶ Universal Banker Certificate

Textbooks, Workbooks and Reference Materials

The following print and electronic materials support the ABA training curriculum. Textbooks and workbooks can be used in a classroom environment. Self-paced and facilitated online delivery are also available for these titles (check each title for delivery options) to better meet your bank's needs and learning preferences.

TEXTBOOKS

- ▶ Analyzing Financial Statements
- ▶ College Accounting
- ▶ Commercial Lending
- ▶ Consumer Lending
- ▶ Economics: Fundamentals for Financial Service Providers
- ▶ Law and Banking
- ▶ Marketing Financial Services
- ▶ Money and Banking
- ▶ Principles of Banking
- ▶ Today's Teller: Developing Basic Skills

WORKBOOKS

- ▶ Coaching for Success
- ▶ Corrective Action
- ▶ Cross-Selling Deposit Products
- ▶ Dealing Effectively with Co-workers
- ▶ Effective Client Referrals
- ▶ Effective Telephone Communication
- ▶ Essentials of Workplace Conduct
- ▶ Ethical Issues for Bankers
- ▶ Fundamentals of Small Business Banking
- ▶ Hiring the Best
- ▶ Introduction to Relationship Selling
- ▶ Managing Change
- ▶ Managing Employee Relations
- ▶ Managing Employee Performance
- ▶ Revitalizing Customer Service
- ▶ Rewards and Recognition

REFERENCE MATERIALS

- ▶ Bank-Sponsored Collective Investment Funds: Multi-Dimensional Regulation
- ▶ Compliance Audit Manual
- ▶ Reference Guide to Regulatory Compliance
- ▶ Wealth Advisory and Personal Trust Series
 - ▶ Fiduciary and Trust Activities Workbook
 - ▶ Financial Planning Workbook
 - ▶ Investment Management Workbook
 - ▶ Tax Law and Tax Planning Workbook