

## **AIB COURSE DESCRIPTIONS**

### **ABA Case Study for Wealth Advisors: The Corporate Executive**

**Audience:** The Case Study is designed for experienced wealth and trust advisors, with a minimum of 3-5 years working with high net worth clients.

This simulated case study allows participants to evaluate skills in providing a high-net-worth client with fully integrated financial solutions. As the advisor to a highly compensated corporate executive, you'll answer a series of in-depth questions testing your knowledge in four areas: financial planning, tax planning, estate planning and retirement planning. At the end of the case study, you will receive an overall assessment of your ability to apply knowledge to a client with a financial profile that closely mirrors many of the clients found in your organization's wealth and trust portfolios.

Case Study Benefits:

- Wealth and Trust Management business line managers can assess their employees' knowledge of key topics that help create integrated financial solutions for high net worth clients
- Advisors practice and receive feedback in a 'safe' environment, before putting skills to work in actual client situations
- The Case Study provides a realistic client scenario, offering a high-impact learning experience with immediate feedback
- The Case Study can be adapted to teams of advisors and used in subsequent coaching sessions
- Web-based delivery allows users to access the Case Study from multiple locations

Recommended Instructional Hours: Self-Paced

Delivery Methods Available: eLearning

### **ABA Online Review for the CRCM Examination**

### **7335**

**AUDIENCE:** This course is designed for Compliance Managers, and specifically for those compliance professionals preparing for the Certified Regulatory Compliance Manager (CRCM) Exam.

The Certified Regulatory Compliance Manager (CRCM) is applicable to financial services professionals whose primary function and expertise focus on the application, implementation and maintenance of relevant federal and state regulatory requirements as they relate to a financial services organization's business.

After successfully completing this course, you should be familiar with all of the federal laws and regulations in the following areas:

- Deposit
- Lending
- Information Reporting
- Bank Operations
- Safety and Soundness
- Social Responsibility
- Setting Up a Compliance Program

**TEXT:** Reference Guide to Regulatory Compliance

Recommended Instructional Hours: 8 Weeks

Delivery Methods Available: Online

Recommended AIB Credits: 1

## **AIB COURSE DESCRIPTIONS**

### **ABA Online Review for the CTFA Examination**

**AUDIENCE:** This course is designed for those preparing for the Certified Trust and Financial Advisor (CTFA) Exam. The Certified Trust and Financial Advisor (CTFA) is applicable to financial services professionals whose primary function and expertise focus on the provision of fiduciary services related to trusts, estates, guardianships and individual asset management accounts.

Candidates who are planning on earning the prestigious Certified Trust and Financial Advisor (CTFA) designation from the Institute of Certified Bankers will find this course an additional resource and convenient way to review for the exam. It is designed as a companion study tool to the four-volume ABA Wealth and Advisory Personal Trust Series (WAPTS).

The study quizzes from the WAPTS workbooks are used in the online course computer-graded quizzes to provide instant feedback. Participants are encouraged to take the Pre-test for each exam section first to identify the areas where they should concentrate their study. After studying the various sections of the study guides, participants can take the review tests from each section. Access to all lessons and quizzes on the online course site is available for the duration of the course and until the date of the Individually Proctored Exam. As a capstone to the course, learners may take a sample exam modeled after the CTFA exam (which is not available in the WAPTS).

There is a discussion board for each section of the course with forums organized according to subject matter. In the discussion board, participants can post questions as well as share insights and review and discuss other student's questions and comments. Students also have the ability to Instant Message each other.

This is a self-paced online course that begins prior to the Spring and Fall Individually Proctored CTFA exams.

After successfully completing this course, you should be familiar with the following areas:

- Fiduciary and Trust Activities
- Tax Law and Tax Planning
- Investment Management
- Financial Planning

**TEXT:** Wealth and Advisory Personal Trust Services, 2009

Recommended Instructional Hours: Self-Paced

Delivery Methods Available: Online

### **Americans with Disabilities Act**

**0582**

**AUDIENCE:** All levels of employees

This AIB course provides guidelines for how employees in any part of the financial institution can meet the requirements of the Americans with Disabilities Act. Students will learn how reasonable accommodations can be applied in a variety of situations.

After successfully completing this course, you will be able to:

- Define disability as outlined by ADA regulations
- Determine who is covered
- Explain "reasonable accommodations"
- Describe how the Americans with Disabilities Act applies to job responsibilities

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Analyzing Bank Performance

7522

**AUDIENCE:** Junior level bank officers up through CEOs who need the analytical tools to analyze bank performance. As part of the class, participants analyze the performance of their own bank.

*Analyzing Bank Performance* provides participants with all of the tools needed to analyze their bank's financial performance. During this class, participants will analyze their own bank's performance.

After successfully completing this program, you will be able to:

- Identify the key balance sheet and income items for a bank
- Use the Uniform Bank Performance Report to analyze their bank's performance over time and compare that to other banks
- Identify the major factors affecting bank performance
- Analyze the profitability of various lines of business within the bank using a variety of measures
- Utilize the concepts of economic value-added and the balanced scorecard in assessing your bank's performance
- Identify the key drivers on non-interest income and non-interest expense and various strategies for managing them
- Evaluate customer profitability within the bank

**TEXT:** Bank Management, 7th Edition 2008, by Timothy W. Koch and S. Scott MacDonald

Recommended Instructional Hours: 7 Weeks  
Recommended AIB Credits: 2

Delivery Methods Available: Online

### Analyzing Financial Statements

6920

Recommended Prerequisite: Financial Accounting

**AUDIENCE:** Commercial loan officers, credit analysts and trainees who have a basic knowledge of accounting principles and practices, and a familiarity with the commercial lending process.

This AIB course provides the skills needed to effectively assess a borrower's ability to repay loans. It builds core competencies through instruction and application based on actual small business lending cases.

After successfully completing this course, you will be able to:

- Relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis
- Analyze income statements, balance sheets, and pro forma statements
- Calculate key financial ratios and use them to compare a company's performance to the company's industry standards
- Determine when a funds flow statement is required
- Construct and analyze long-run, multiple-year forecasts of income statements and balance sheets
- Construct and interpret a cash budget

**TEXT:** Analyzing Financial Statements, 2007, ABA

Recommended Instructional Hours: 30-45 Live, 16 Weeks Online  
Recommended AIB Credits: 2-3 Live, 3 Correspondence & Online

Delivery Methods Available: Live, Correspondence, Online

## **AIB COURSE DESCRIPTIONS**

### **Bank Bribery Act**

**7432**

**AUDIENCE:** All levels of employees

Bankers are responsible for appropriately handling money, personal information and trust. Unfortunately, there are some individuals who may attempt to take advantage of this for their own personal benefit or gain. In this AIB course participants will learn about the Bank Bribery Act and how to comply with it in order to prevent corrupt activities within financial institutions.

After successfully completing this course, you will be able to:

- Explain the background of the Bank Bribery Act
- Describe the purpose of the Bank Bribery Act
- Describe the importance of a code of conduct
- Explain the general prohibitions of the Bank Bribery Act
- Describe exceptions to the general prohibitions
- Explain the disclosure and reporting requirements

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### **Bank Protection Act**

**7462**

**AUDIENCE:** All levels of employees

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

After successfully completing this course, you will be able to:

- Explain the background of the Bank Protection Act
- Describe the purpose of the Bank Protection Act
- Describe tools and procedures used to identify persons committing crimes against the financial institution
- Describe the security devices required by the Bank Protection Act
- Describe training efforts required by the Bank Protection Act

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### **Bank Secrecy Act**

**7209**

**AUDIENCE:** Any bank personnel who are involved in the deposit operations or lending functions of a banking office or department.

This AIB course introduces employees of financial institutions to the primary components of the bank's Bank Secrecy Act responsibilities.

After successfully completing this course, you will be able to:

- Recognize historical milestones that contributed to the expansion of the Bank Secrecy Act
- Describe the impact financial crime has on the banking industry and society
- Explain the stages of money laundering
- Identify the minimum required elements of a Customer Identification Program (CIP)
- Identify circumstances that require completion of Bank Secrecy Act forms
- Identify common record keeping requirements under the Bank Secrecy Act
- Answer basic questions about procedures related to the Bank Secrecy Act

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Banking Today

1325

**AUDIENCE:** Bank personnel new to the banking industry at all levels, specialists in non-banking functions such as marketing, information systems and human resources.

This AIB course gives you an orientation to the essential principles, concepts and operations of banking and a firm grounding in the business of banking.

After successfully completing this course, you will be able to:

- Explain the impact of banking on the economy
- Describe the competitive environment of banking
- Identify key trends
- Summarize the business of banking

**TEXT:** Live, Online: Banking Today, 2007, ABA; eLearning: All reading materials provided online

Recommended Instructional Hours: 6 Live, 5 Weeks Online, 2.5 eLearning  
Delivery Methods Available: Live, Online, eLearning  
Recommended AIB Credits: 0.25

### Building & Retaining Customer Relationships - Process and Strategy

6494

**AUDIENCE:** Banking professionals who currently sell bank products to customers. Students attending this class should have a working knowledge of their institution's products and services, basic sales techniques, daily planner scheduling, and tele-consulting.

This AIB course provides tools on how to start, manage, and execute a sales portfolio. This course explains the process and strategies behind the sales portfolio process, from prioritizing clients to making sales calls. It presents sales portfolio techniques and strategies that have been proven effective. Throughout the course, students will review how to recognize, classify, and prioritize clients according to sales potential profiles.

After successfully completing this course, you will be able to:

- Describe the benefits of building and retaining client relationships through a well-managed portfolio
- Identify the steps of the portfolio process
- Set criteria that support sales and client retention
- Assess sales potential of clients
- Group clients in a portfolio
- Establish portfolio criteria that supports your institution's business goals

**TEXT:** Live: Building and Retaining Customers Relationships, 2008, ABA; eLearning: All reading materials provided online

Recommended Instructional Hours: 4 Live, 1.5 eLearning  
Recommended AIB Credits: 1/4 Live, 0 eLearning

Delivery Methods Available: Live, eLearning

## AIB COURSE DESCRIPTIONS

### BUILDING TRUST EXPERTISE

ABA's personal trust elearning courses, Building Trust Expertise, lead to the AIB Personal Trust Diploma. Completion of all 20 courses, plus Ethical Issues for Bankers also provides the industry's only online precertification education necessary to sit for Certified Trust and Financial Advisor (CTFA) certification through ABA's Institute of Certified Bankers (ICB).

Students can take courses individually, to address specific job skills and knowledge. They also can work their way through Building Trust Expertise — Level 1, Level 2, and Level 3 — to qualify to sit for the CTFA examination. Banks can license the program for in-house delivery to a group of trust employees. Contact the NBA Education Center at 402-474-1555 or [educ@nebankers.org](mailto:educ@nebankers.org) for information about licensing.

### Building Trust Expertise Level 1

**Audience:** Trust department and other bank staff who assist or refer trust clients. No prior knowledge of the subject is required.

### Introduction to Estate Planning

**8328**

**Prerequisite:** *Introduction to Trust Administration* or equivalent knowledge and experience, including a basic understanding of the trust business.

**Audience:** New trust administrators, trust associates, private bankers, trust tax professionals, trust compliance officers, business development officers and trust operations officers who work in the trust department.

This program provides an overview of the taxation and estate planning issues that affect personal trusts. It covers basic fiduciary income tax and the role of transfer taxes in basic estate planning.

After successfully completing this course, students will be able to:

- Define basic terms
- Explain how trusts are taxed
- Calculate distributable net income
- Minimize transfer taxes
- Calculate gift, estate, and generation-skipping transfer taxes
- Describe why estate planning is important
- Identify considerations when developing an estate plan

Recommended Instructional Hours: 6  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 1 Continued)

## Introduction to Investment Management

8327

**Audience:** New trust administrators, trust associates, private bankers, trust tax professionals, trust compliance officers, business development officers and trust operations officers who work in the trust department.

This course provides an overview of the investment management issues that affect personal trusts. It covers investment types; stock and bond selection/analysis; investment portfolio management; and economic and legal influences on investments.

After successfully completing this course, students will be able to:

- Define the types of investments used in trusts that fall within these categories: cash and liquid, fixed income, equity, mutual fund, and other investments
- Describe the methods used to select and analyze stock and bond investments
- Explain the mechanics of portfolio management
- Identify key client information to help clients determine investment portfolio considerations
- Describe economic influences regarding trust investments, including the Federal Reserve, business cycles, and economic indicators
- Explain the legal considerations that affect actions regarding trust investments

Recommended Instructional Hours: 3.5

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

## Introduction to Trust Administration

8329

**Audience:** New trust administrators, trust associates, private bankers, trust tax professionals, trust compliance officers, business development officers and trust operations officers who work in the trust department.

This course provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

After successfully completing this course, students will be able to:

- Explain how property ownership impacts trusts
- Explain basic trust concepts and terminology
- Discuss personal trusts
- Describe account acceptance and termination procedures
- Explain the considerations for discretionary distributions

Recommended Instructional Hours: 2

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

## AIB COURSE DESCRIPTIONS

### Building Trust Expertise Level 2

**Audience:** Trust Officers who have completed Building Trust Expertise Level 1, and have one to two years expertise in the trust field.

### Discretionary Distributions

**8400**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years.

This course introduces you to the basic principles of discretionary distributions. It covers the reasons for making discretionary distributions and the trustee's authority to make them, as well as distribution standards, tax consequences, and other potential liabilities involved in making discretionary distributions.

After successfully completing this course, students will be able to:

- Identify the relevant factors to consider in making discretionary distributions
- Identify and interpret the standards applied in exercising discretionary powers
- Describe the potential tax consequences of making discretionary distributions
- Explain the effects of special considerations such as attachment by creditors, spendthrift clauses, and disabled or incapacitated beneficiaries

Recommended Instructional Hours: 3

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

### Estate Planning for Marital Deduction

**8402**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field, have worked with trust clients for a minimum of three (3) years, and have a basic understanding of Federal Transfer Taxes.

This course is designed to reinforce strategies for the optimum use of the marital deduction. By comparing marital formulas, students will learn to determine which marital deduction trusts to use for particular client needs.

After successfully completing this course, students will be able to:

- Recognize a marital deduction, its value, and requirements for property to qualify for the marital deduction
- Compare strategies for optimum use of the marital deduction depending on the client's tax and non-tax preferences (maximum deduction, optimum A-B plan, equalizing marital estates)
- Describe the purpose of the different marital formulas used to calculate the marital deductions, when each is commonly used, and factors to consider in selecting a formula
- Identify the purposes, features, and requirements of the commonly used marital trusts and recommend which would best serve your clients' needs

Recommended Instructional Hours: 4

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

## ***AIB COURSE DESCRIPTIONS***

### **(BUILDING TRUST EXPERTISE Level 2 Continued)**

#### **Estate Planning Overview**

**8401**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years.

This course presents the basic knowledge to enable Trust Officers to recognize the needs of clients in order to determine an estate plan with tax or non-tax considerations. The course also reinforces the consequences of the unauthorized practice of law.

After completing this course, students will be able to:

- Examine the goals of estate planning as part of a client's overall financial strategy
- Identify non-tax considerations as relevant to estate planning
- Recognize the consequences of engaging in the unauthorized practice of law

Recommended Instructional Hours: 2  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

#### **Federal Estate and Gift Taxes**

**8403**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field, have worked with trust clients for a minimum of three (3) years, and have a basic understanding of Federal Estate and Gift Taxes.

This course will give you the knowledge necessary to discuss the implications of federal estate and gift taxes, and to answer common tax-related client questions.

After successfully completing this course, students will be able to:

- Explain the impact of the unified tax system
- Identify the types of property included in the gross estate
- Explain the principles of valuing property in the gross estate
- Identify property that may be subject to a discount in valuation
- List deductions, exclusions, and credits that apply to either the estate or gift tax
- Describe transfers that are subject to the gift tax
- Calculate estate or gift tax due

Recommended Instructional Hours: 5  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 2 Continued)

## Fiduciary Income Taxes

**8404**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field, have worked with trust clients for a minimum of three (3) years, and have a basic understanding of Fiduciary Accounting.

This course provides you with an understanding of tax terminology and concepts applicable to estates and trusts. The course contains detailed information regarding fairly complex concepts.

After successfully completing this course, students will be able to:

- Distinguish between simple and complex trusts
- Explain the concept of the fiduciary account as a conduit
- Explain the basic concept and purpose of distributable net income (DNI)
- Calculate trust accounting income
- Calculate distributable net income (DNI)
- Calculate the distribution deduction
- Determine the amount of income taxable to each beneficiary

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## Fiduciary Law

**8405**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years.

This course presents key regulations and rules that govern trusts and estates, including federal laws and model acts being adopted by different states. It covers the duties and powers of a trustee, as well as investment standards and duties. The prudent man/person rule, prudent investor rule, and Uniform Principal and Income Act are also discussed.

After successfully completing this course, students will be able to:

- Explain the sources of governance for institutional trustees
- Identify federal laws that affect trusts and explain their impact
- Describe key duties, powers, and liabilities of trustees
- Explain the prudent investor standard of conduct under the prudent man/person and prudent investor rules, and describe the general investment duties of fiduciaries
- Explain key provisions of the Principal and Income Act

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/2 credit

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 2 Continued)

#### Investments I

8406

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years.

This course focuses on an overall discussion of investment risk, organization of the investment decision process, regulatory influences for investments and the similarities and differences of commingled funds and mutual funds investments.

This course is not intended to train students to become the sole-providers of investment information to clients. Instead, students should become familiar with a big-picture view of investments to better serve and address clients' needs. Students should still follow any internal bank policy or procedures regarding the discussion of investments and referrals to internal support associates.

After successfully completing this course, students will be able to:

- Explain the various tools used in organizing the investment decision
- Identify the regulatory influence for investments
- Describe the similarities and differences of commingled funds and mutual funds
- Discuss various forms of investment risk

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

#### Managing Trust Accounts

8408

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years.

This course introduces students to the basic principles of establishing trust accounts and managing receipts and payments for these trusts. It covers the procedures for accepting new accounts, as well as dealing with changes in accounts impacted by disclaimers, and explains the rules needed to apply the Uniform Principal and Income Act when allocating receipts and payments.

After successfully completing this course, students will be able to:

- Read and interpret documents before establishing new accounts or accepting successor trusteeships
- Identify issues that arise from disclaimers and the effects on trusts and beneficiaries
- Correctly apply the rules contained in the 1962 and 1997 Uniform Principal and Income Acts to protect the interests of present and future beneficiaries
- Understand the interaction between the Uniform Prudent Investors Act and the Uniform Principal and Income Act

Recommended Instructional Hours: 2  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

## ***AIB COURSE DESCRIPTIONS***

### **(BUILDING TRUST EXPERTISE Level 2 Continued)**

#### **Retirement Planning**

**8407**

**Audience:** Trust Officers who have already achieved a basic level of knowledge and experience in the trust field and have worked with trust clients for a minimum of three (3) years

Retirement Planning focuses on the types of retirement plans available, factors that impact various plans, and the importance of integrating retirement benefits with financial and estate planning. Activities offer an opportunity to apply guidelines that address the unique implications of retirement assets.

After successfully completing this course, students will be able to:

- Identify the differences between defined benefit plans and defined contribution plans
- Describe the characteristics of common qualified, nonqualified, and individual retirement plans
- Describe the use of trusts to fund nonqualified plan benefit obligations
- Identify the different forms of distribution required for different types of qualified retirement plans
- Explain the tax implications of retirement plans

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

#### **Building Trust Expertise Level 3**

**Audience:** Trust Officers who have completed Building Trust Expertise Levels 1 and 2, and have two or more years expertise in the trust field.

#### **Estate Planning for Charitable Giving**

**8411**

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

This course provides participants with the knowledge needed to advise clients in the area of charitable giving and how it is used to provide additional liquidity for the estate and savings on potential estate taxes.

After successfully completing this course, students will be able to:

- Identify the advantages, features, and benefits of charitable trusts.
- Explain the tax rules affecting charitable contributions
- Advise clients when charitable gifts are appropriate and how such gifts should be made, in light of tax and non-tax considerations
- Counsel clients regarding charitable planning opportunities
- Explain the benefits and disadvantages of public and private foundations and supporting organizations
- Determine the tax deduction based on the suggested type of charitable contribution for clients
- Identify the primary characteristics of split-interest trusts
- Determine which charitable trust will best serve clients' personal and charitable needs

Recommended Instructional Hours: 9  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 3 Continued)

#### Estate Planning for Lifetime Gifts

8410

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

This course introduces participants to the concepts of lifetime gifts. It discusses the appropriateness of lifetime gifts, use of the annual exclusion, and various techniques for transferring assets.

After successfully completing this course, students will be able to:

- Assist clients in determining whether they should incorporate a plan of lifetime gifts within their estate plan
- Advise clients how to make effective use of the annual exclusion
- Describe different techniques for transferring assets to minors
- Explain how changing tax rules may affect lifetime giving
- Based on clients' individual situations, develop lifetime giving strategies to include the use of annual exclusions
- Explain the use of Crummey trusts and when they may be appropriate in clients' situations
- Distinguish between the features and benefits of GRITS, GRATS, and GRUTS, and suggest strategies for using them when appropriate

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

#### Estate Planning for the Business Owner

8412

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field, have previous experience working directly with trust clients, and have a basic understanding of more complex, but widely used, estate planning techniques.

This course examines the issues associated with the transfer of various types of business entities including valuation and tax considerations.

After successfully completing this course, students will be able to:

- Identify the challenges in estate planning for owners of closely held businesses
- Identify methods used in valuing closely held businesses, determining discounts, and structuring restrictive agreements
- Describe the planning techniques available for the effective transfer of privately owned businesses from one generation to another
- Explain the advantages and disadvantages of various forms of business entity
- Describe the techniques used in succession and estate planning to transfer ownership interest and control of privately owned businesses
- Identify issues related to reducing valuation, freezing value, entity selection, and succession in estate planning for owners of closely held businesses

Recommended Instructional Hours: 10  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 3 Continued)

## Estate Planning Case Study

8413

**Prerequisite:** Estate Planning Course Series\*

**Audience:** \*Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients and have completed the following courses:

- Estate Planning Overview
- Estate Planning for Marital Deductions
- Estate Planning for Lifetime Gifts
- Estate Planning for Charitable Giving
- Estate Planning for the Business Owner

This course provides an opportunity to apply concepts learned in earlier estate planning courses to real-world client situations.

After successfully completing this course, students will gain experience in:

- Identifying planning opportunities that meet clients' needs
- Determining the tax effect of a client's estate plan and possible transactions
- Designing strategies to minimize a client's estate taxes
- Crafting solutions to client needs that will bring new business opportunities

Recommended Instructional Hours: 2

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/4

## Financial Planning Skills

8414

**Prerequisites:** Basic knowledge/expertise in trust field

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

This course describes the financial planning process as it is used to enhance relationships with trust clients. It provides a big picture overview of financial planning, things to consider in any financial planning discussion, common forms used for financial planning, and how various measurements of value are used in financial planning.

After successfully completing this course, students will be able to:

- Understand the scope of financial planning
- Interpret the different measurements of value used in financial planning
- Construct a Balance Sheet and a Cash Flow Statement
- Complete a Profile Form on a trust client
- Assess client's financial situation to:
  - Identify needs and objectives
  - Determine major financial planning issues
  - Assist clients in making appropriate financial decisions
- Use financial planning tools to identify and develop new business

Recommended Instructional Hours: 6.5

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2 credit

## AIB COURSE DESCRIPTIONS

### (BUILDING TRUST EXPERTISE Level 3 Continued)

## Generation Skipping Transfer Tax

**8415**

**Prerequisites:** Basic knowledge/expertise in trust field

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

This course will give participants the understanding they need to discuss the implications of the generation-skipping transfer (GST) tax and answer common tax-related client questions.

After successfully completing this course, students will be able to:

- Define key terminology, including transferor, skip person, and non-skip person
- Identify the three types of generation-skipping transfers
- Describe the available GST tax exclusions and the GST tax exemption
- Calculate GST tax due
- Recognize situations that may be affected by the GST tax
- Suggest planning techniques to minimize the effect of the GST tax, when appropriate

Recommended Instructional Hours: 8.5

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

## Investments II

**8416**

**Prerequisites:** Basic knowledge/expertise in trust field

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

This course builds on two previous Investment courses in the BTE curriculum and focuses on the concepts used in valuing investments, the characteristics of different types of securities markets, and factors to consider in mutual fund selection.

After successfully completing this course, students will be able to:

- Understand the key concepts needed in the valuation of investments such as rate or return, present value, discount rate, and cash flows
- Answer client questions about the characteristics of different types of financial markets and the factors that affect market behavior
- Evaluate mutual funds and select those that are most appropriate for a client's situation

Recommended Instructional Hours: 9

Delivery Methods Available: eLearning

Recommended AIB Credit: 1/2

## ***AIB COURSE DESCRIPTIONS***

### **(BUILDING TRUST EXPERTISE Level 3 Continued)**

## **Life Insurance and Annuities**

**8417**

**Prerequisites:** Basic knowledge/expertise in trust field

**Audience:** Trust Officers with a minimum of 3-5 years in the trust field and who have previous experience working directly with trust clients.

Successfully completing this course enhances the trust officer's value to clients as a credible source of insurance information. Participants will learn about life insurance and annuity products, review related policy issues and fiduciary responsibilities, and explore the uses of these products in serving client's financial- and estate-planning needs.

After completing this course, students will be able to:

- Describe the benefits of life insurance and annuities for estate and financial planning needs
- Describe the features and characteristics of the different types of life insurance and annuities
- Guide cost-effective insurance policy and annuity contract selections to meet clients' preferences, needs, and asset safety concerns
- Assist clients with determining life insurance and income requirements and ensuring coverage adequacy and lifetime income protection
- Advise clients of taxation considerations relevant to their insurance and annuity contracts
- Describe the features and characteristics of hybrid life insurance policies that serve common trust client needs
- Describe special investment features of annuity types
- Manage life insurance and annuity contracts within a trust according to bank policy and fiduciary responsibility
- Identify policy and contract issues that affect clients' estate and financial planning objectives
- Identify additional uses for life insurance and annuity contracts

Recommended Instructional Hours: 9  
Recommended AIB Credit: 1/2

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Business Etiquette**

**2506**

**AUDIENCE:** Bank personnel in the branch and administrative office environments.

This AIB course introduces the four guiding principles of business etiquette. This course explores how to make introductions with others appropriately, describes the importance of following professional dress codes, explains how workplace behavior can affect others, and describes how the rules of business etiquette apply to work situations out of the office.

After successfully completing this course, you will be able to:

- Define the four guiding principles of business etiquette
- Introduce yourself or others appropriately to reflect professional hierarchy
- Describe professional dress code and the effect of not following the code
- Explain how workplace behavior can affect others
- Explain how the rules of business etiquette apply to work situations out of the office

**TEXT:** Live: Business Etiquette, 2006, ABA; eLearning: All reading materials provided online

Recommended Instructional Hours: 4 Live, 2 eLearning  
Recommended AIB Credits: 1/4

Delivery Methods Available: Live, eLearning

### **Business of Bankcard Overview**

**2506**

**AUDIENCE:** Bankcard staff or retail staff selling cards.

This AIB course examines the bankcard issuing business — the strategies, tactics, and management skills. Students will explore global trends and consumer behavior, the industry trends in the United States, and the transaction models for retailer and bankcard businesses.

After successfully completing this course, you will be able to:

- Identify global trends and consumer behavior in the bankcard business
- Identify industry trends in the United States bankcard business
- Describe retailer and bankcard business models

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### **Calling on Small Business Customers**

**4288**

**AUDIENCE:** Bank personnel responsible for face-to-face small business customer calls.

This AIB course focuses on preparing for and executing the perfect sales call. Participants discuss different call purposes including Introductory, Profiling, Presentation, and Follow-up. Using an understanding of business types, life stages, and their own local market, participants plan a sale and relationship building strategy for concluding face-to-face calls.

After successfully completing this course, you will be able to:

- Explain the importance of planning calls and setting call priorities
- Identify call situations and associate them with the four call types
- Summarize and apply the steps in the Call Planning Model

**TEXT:** Live: Calling on Small Business Customers, 2006, ABA; eLearning: All reading materials provided online

Recommended Instructional Hours: 3-4 Live, 1.5 eLearning  
Recommended AIB Credits: 1/4 Live, 0 eLearning

Delivery Methods Available: Live, eLearning

## **AIB COURSE DESCRIPTIONS**

### **Coaching for Success**

**6876**

**AUDIENCE:** Employees who are responsible for coaching others, e.g. managers, supervisors, team leaders, and mentors.

This AIB course provides instructions on how to plan effective calls with small business clients. This course teaches the steps in the Call Planning Model. For practice, students will walk through calls involving fictitious and actual clients. This course also offers the opportunity to practice planning calls with a high degree of skill and confidence.

After successfully completing this course, you will be able to:

- Recognize the need to encourage others toward personal growth opportunities
- Seek out the potential of another person and support his/her need to take on additional responsibilities
- Invite others to stretch their comfort zone and reach new potential

**TEXT:** Live: Coaching for Success, 2006, ABA; eLearning: All reading materials provided online

Recommended Instructional Hours: 3-4 Live, 2 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/4

### **Commercial Lending**

**6350**

**AUDIENCE:** New commercial lending officers and bank employees supporting commercial loan operations. Customer Service Representatives and other branch personnel who have direct contact with small business owners and managers.

This AIB course provides the knowledge and skills required to identify the credit needs of various types of small business customers and to sell a “total banking” relationship. It will also prepare you to assess the customer’s credit worthiness by examining income statements and balance sheets. The course covers both the technical side of small business lending and the interpersonal skills required to be a successful loan officer. It covers the total lending process from loan interviewing and credit investigation to problem loan resolution and loan monitoring.

After successfully completing this course, you will be able to:

- Explain key elements of a loan interview and credit investigation
- Describe the “cash-flow cycle” of various types of business
- Explain the relationship between loan structuring and types of business
- Complete basic income statement and balance sheet analysis
- Identify the common warning signs of problem loans

**TEXT:** Commercial Lending, 2007, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online

Delivery Methods Available: Live, Correspondence, Online

Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

## AIB COURSE DESCRIPTIONS

### Community Reinvestment Act (CRA)

7805

**AUDIENCE:** All employees with direct client contact

The Community Reinvestment Act measures the way financial institutions are meeting the needs of everyone in their community of operations. While every employee may not be directly involved in tracking this information, it is helpful to understand why compliance with this Act is so important to the financial institution. This AIB course will help participants go beyond just referring the questions to a specific individual to knowing why the information is so important to those asking for it.

After successfully completing this course, you will be able to:

- Describe the primary purpose of CRA
- Describe the categories for CRA examinations
- Describe the ratings used to report CRA exam results
- Describe information that must be made available to the public

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

### Completing the Currency Transaction Report

9100

**AUDIENCE:** Anyone who is responsible for completing a Currency Transaction Report.

BSA requires the reporting of currency transactions that meet certain thresholds. One report used to assist law enforcement tracking of cash is the Currency Transaction Report (CTR). In Completing a Currency Transaction Report, students will be given valuable information about when a CTR should be completed and will follow line by line instructions to complete a sample form.

After successfully completing this course, you will be able to:

- Identify the circumstances when a Currency Transaction Report (CTR) should be filed
- Learn how to aggregate multiple transactions for reporting purposes
- Complete a Currency Transaction Report

Recommended Instructional Hours: 2

Delivery Methods Available: eLearning

### Consumer Credit Products

7016

**AUDIENCE:** Branch personnel who are responsible for discussing or selling consumer credit products.

This AIB course provides students with the confidence they need to discuss consumer credit terms and products with their clients. The course begins with defining the basic terminology associated with consumer credit products. Then, it explores the different types of credit products - non-real estate-related and real estate-related - and explains how to calculate the maximum loan amount available for the real estate-related products.

After successfully completing this course, you will be able to:

- Identify features and related benefits of consumer credit products
- Define basic terminology used when discussing consumer credit products
- Determine the maximum dollar amount of secured credit based on collateral value
- Match consumer credit products to customer needs
- Identify bank regulations that impact consumer credit
- Describe the credit application process and actions taken at each stage to assure bank compliance.

Recommended Instructional Hours: 1.5

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Consumer Lending

7008

**AUDIENCE:** Entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

This AIB course introduces students to the consumer lending process, its importance to the bank and consumers, and the environment in which it functions. Participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. They also trace the consumer lending process from developing and taking loan applications to collection and recovery. The course explores what is involved in a credit investigation, decision making, loan pricing and loan policy.

After successfully completing this course, you will be able to:

- Describe key laws and regulations affecting consumer lending
- List characteristics, benefits, and disadvantages of direct lending, indirect lending, and open-end credit products
- Explain how effective marketing can increase loan outstandings and application volume
- Describe consumer loan information sources and the credit verification process
- Explain how the five C's of credit are used in credit evaluation and decision-making
- Identify types of consumer loan documents and describe their purpose
- Discuss causes of consumer loan delinquencies and collection stages and remedies

**TEXT:** Consumer Lending, 2009, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online      Delivery Methods Available: Live, Correspondence, Online  
Recommended AIB credits: 1-2-3 Live, 3 Correspondence & Online

### Corrective Action

4227

**AUDIENCE:** Supervisors and managers who have responsibility for evaluating and documenting employee performance, in addition to anyone with supervisory responsibilities within the bank, such as teller supervisor, operations manager, branch manager or supervisor managing in an administrative or support center.

This AIB course offers a proactive four-step disciplinary process for addressing behavioral and performance problems.

After successfully completing this course, you will be able to:

- Identify a performance or behavior gap
- Prepare for a discussion with the employee
- Document performance discrepancies and take appropriate corrective action
- Conduct a corrective counseling discussion with the employee

**TEXT:** Live: Corrective Action, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 3-4 Live, 2 eLearning      Delivery Methods Available: Live eLearning  
Recommended AIB Credits: ¼

### Credit Card - The New Rules

**AUDIENCE:** Consumer Lenders, Call Center Representatives and CSRs at banks that offer consumer credit cards.

In May 2009 Congress passed the Credit Card Accountability Responsibility and Disclosure Act (CARD Act). This AIB course discusses how this Act enhances the provisions of the Truth in Lending Act and Regulation Z to protect consumers against unfair credit card practices. Students will learn the key provisions of the CARD Act regarding how the CARD Act protects consumers from unexpected interest charges; requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood.

Recommended Instructional Hours: 0.5

Delivery Methods Available: Online

## AIB COURSE DESCRIPTIONS

### Credit Products for Small Businesses

6652

**AUDIENCE:** Personnel responsible for selling credit products to the small business customer and/or responsible for identifying sales opportunities and referring small business lending prospects to the appropriate bank contacts.

This AIB course teaches how to match credit products to small business clients' needs. This course also explains market and product knowledge necessary to be a resource for small business clients.

After successfully completing this course, you will be able to:

- Describe features and benefits of small business credit products
- Match small business credit products to client needs

**TEXT:** Live: Credit Products for Small Businesses, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 7 Live, 1 eLearning  
Recommended AIB Credit: 1/2 Live, 0 eLearning

Delivery Methods Available: Live, eLearning

### Cross-Selling Deposit Products

6268

**AUDIENCE:** Any bank personnel in a position to discuss deposit products and services with customers.

This AIB course offers logical steps for selling deposit products effectively. This course teaches 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. Course exercises provide opportunities to practice cross-selling concepts through realistic client scenarios.

After successfully completing this course, you will be able to:

- Explain the importance of cross-selling
- Describe typical bank products and their features and benefits
- Interpret clues and identify client needs
- Cross-sell deposit product solutions that match client needs
- Respond to questions and objections from clients
- Close the sale or refer the client

**TEXT:** Live: Cross-Selling Deposit Products, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 7 Live, 4 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: Live, eLearning

### Dealing Effectively With Co-Workers

2534

**AUDIENCE:** Personnel at all levels.

This AIB course will allow participants to discuss and practice a set of basic guidelines for interaction with each other. This course will also introduce information about social styles and strategies for dealing with difficult co-workers and the potential resulting conflict between colleagues.

After successfully completing this course, you will be able to:

- Demonstrate appropriate professional behavior with co-workers
- Use basic guidelines to enhance professional relationships
- Understand the impact of different social behavioral styles on communication
- Describe methods for dealing with difficult co-workers

**TEXT:** Live: Dealing Effectively With Co-Workers, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 8-9 Live, 3 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: Live, eLearning

## **AIB COURSE DESCRIPTIONS**

### **Deposit Products & Services for Small Businesses**

**4289**

**AUDIENCE:** Bank personnel who are new to the small business market who are responsible for providing services to small business customers.

This AIB course provides students with an understanding of general banking needs. This course discusses common deposit and non-credit products by focusing on the benefits to the small business customer. Special emphasis is placed on connecting the needs of different bank products with the life cycle of the business.

After successfully completing this course, you will be able to:

- Define the small business market and identify the banking needs of small business customers
- Explain the importance of small business customers to banks
- Describe the features and benefits of business products and services
- Compare and contrast features and benefits for the products and services available to small businesses
- Identify the life stages of small business products and services that target the small business customer's needs

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

### **Economics for Bankers**

**2310**

**AUDIENCE:** Personnel who have not had a formal course in economics and who wish to increase their understanding of economics as it relates to banking.

This AIB course explains macroeconomic principles with a focus on how these principles relate to the financial services industry. It will help students interpret economic news and apply economic principles to their work. Most applications in the text apply to the financial services industry.

After successfully completing this course, you will be able to:

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Follow economic news and analyze important economic questions
- Locate and obtain economic data and information and apply it to your bank's needs
- Apply economic principles to important questions in the financial services industry
- Use basic graphing and graph interpretation skills to examine economic questions
- Understand the major economic policy problems faced by government: economic growth, unemployment, inflation, and budget deficits and debt
- Understand the aggregate demand/aggregate supply model and its importance in examining major economic policy problems

**TEXT:** Economics: Fundamentals for Financial Services Providers, 2006, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online

Delivery Methods Available: Live, Correspondence, Online

Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

## AIB COURSE DESCRIPTIONS

### Effective Referrals

4506

**Audience:** Branch or operations personnel who initiate needs assessment but who are not involved in making or closing the sale, especially tellers and safe deposit and operations support staff.

This AIB course provides participants with the skills needed to provide confident and effective referrals. It supports the Relationship Selling model used in the course Introduction to Relationship Selling.

After successfully completing this course, you will be able to:

- Describe what customers expect from your bank
- Use benefits statements to make the referral
- Make the “hand off” to a specialist
- Identify follow-up situations and develop appropriate techniques

**Text:** Live: Effective Referrals, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/4

### Electronic Funds Transfer Act - Regulation E

6407

**AUDIENCE:** All levels of employees

Electronic Fund Transfer Act - Regulation E was enacted to protect consumers from errors and fraud that could occur in these transactions. This course covers the requirements of the Act that apply to customer contact personnel.

After successfully completing this course, you will be able to:

- Explain the background of the EFTA
- Describe the purpose of the EFTA
- Describe requirements regarding issuance of access devices
- Explain the requirements related to preauthorized transfers
- Define an electronic fund transfer
- Describe how to handle a notice of error

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### Equal Credit Opportunity Act - Regulation B

7321

**AUDIENCE:** Any bank personnel involved in promoting loans, or gathering or processing information during the lending process.

This AIB course teaches students to evaluate an applicant’s creditworthiness within the boundaries of the Equal Credit Opportunity Act. The course begins by describing the purpose and coverage of the ECOA, and then reviews what a bank and its employees must do regarding the taking and processing of loan applications, including acceptable factors. Students will learn about prohibited bases for evaluating an application and required notifications. The course concludes with a discussion of other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences for noncompliance.

After successfully completing this course, you will be able to:

- Explain the purpose of the Equal Credit Opportunity Act and what it covers
- Describe what banks must do to comply with the ECOA when making credit available
- Describe what banks must do to comply with the ECOA when processing a credit application
- Identify reporting and record keeping requirements, as well as the consequences for noncompliance.

Recommended Instructional Hours: 1.5

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Ethical Issues for Bankers

0162

**AUDIENCE:** Personnel at all levels.

This AIB course focuses on the ethical standards expected of financial services professionals. This course teaches general guidelines that determine banking ethics, helps students gain the knowledge and skills needed to perform ethical decision-making, and prepares them to observe their institution's code of conduct and Federal laws. This course also explores typical ethical dilemmas that tend to occur in financial institutions, and how to apply a thoughtful three-step approach to such dilemmas.

After successfully completing this course, you will be able to:

- Describe the importance of ethical practices in banking
- Define the nature and elements of ethical dilemmas
- Describe business practices commonly covered in financial institutions' codes of conduct
- Identify the regulations prohibiting unethical practices in banking
- Use the three-step approach to determine appropriate action in situations that could lead to ethical violations

**TEXT:** Live: Ethical Issues for Bankers, 2005, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4-6 Live, 1.5 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/2 Live, 0 eLearning

### Event Based Selling

4508

**AUDIENCE:** Those bankers whose responsibilities include attending, participating in, or hosting community-based group events. Students should have a working knowledge of their institution's products and services.

This AIB course will focus on using group events as a marketing tool to promote sales. Students will learn how to target their market, plan group events, and use networking techniques to increase the number of business contacts made at group events.

After successfully completing this course, you will be able to:

- Identify group event opportunities within their market
- Identify common characteristics within groups
- Identify common financial needs within groups
- Identify networking strategies to increase the number of contacts made at group events
- Maximize sales opportunities gained through group events
- Create an action plan and timeline for hosting a group event

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### Expedited Funds Availability Act - Regulation CC

6962

**AUDIENCE:** Any employee who accepts checks for deposit into transaction accounts.

This AIB course introduces students to key components of the Expedited Funds Availability Act (Regulation CC). Students will gain general knowledge of availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended. Students will also learn some of the basic requirements created by the Federal Reserve Board as part of EFAA for paying and returning checks.

After successfully completing this course, you will be able to:

- Differentiate between next day, 2nd day, and 5th day availability schedules
- Explain the conditions allowed by Regulation CC for extended holds
- Describe general disclosure information required for all financial institutions
- Recognize proper placement of endorsements
- Describe the key rules for returning checks

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Extending Credit to Bank Insiders - Regulation O

7324

**AUDIENCE:** All levels of employees.

Banks are in business to take deposits and loan money to their customers. Banks have owners, usually in the form of shareholders, and are managed by a board of directors. Day-to-day jobs within the bank are handled by the bank's executive officers. All of these people involved with the bank's operation are called bank insiders. It is important that when a bank lends money to one of its insiders that it is as careful as when it lends money to anyone in the community. Regulation O governs this activity.

After successfully completing this course, you will be able to:

- Explain the background of Regulation O
- Describe the purpose of Regulation O
- Describe the general lending rule to insiders set forth in Regulation O
- Identify who is considered to be an executive officer
- Describe restrictions on loans to executive officers

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### Fair Credit Reporting Act (FCRA)

7333

**AUDIENCE:** Any bank personnel involved in processing requests for consumer credit.

This AIB course covers compliance requirements under the Fair Credit Reporting Act (FCRA.) Students will learn about the purpose of the FCRA and review the types of transactions and exemptions covered under it. The course also teaches students the requirements, responsibilities and rights outlined under the Act, including special guidelines for the sharing of consumer information between affiliates, as well as the actions students must take to help ensure compliance with the FCRA.

After successfully completing this course, you will be able to:

- Explain the purpose of the Fair Credit Reporting Act
- Describe transactions covered by FCRA
- Explain requirements for affiliates
- Describe consumer rights regarding adverse action.

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

### Fair Housing Act

7319

**AUDIENCE:** Frontline bank personnel such as tellers, new accounts and other entry-level bank positions.

This AIB course introduces students to the history, purpose and coverage of the Fair Housing Act (FHA). Students will learn about the FHA prohibited bases of discrimination, the requirements of the Equal Housing Lender Lobby Poster, and the Fair Housing logo. Students will also learn about FHA terminology and record keeping requirements.

After successfully completing this course, you will be able to:

- Explain the background and purpose of the Fair Housing Act
- Describe the prohibited bases of discrimination under the Fair Housing Act
- Describe the FHA requirements of the Equal Housing Lender Lobby Poster
- Describe the written and oral FHA advertising requirements
- Explain the FHA record keeping requirements
- Explain the penalties for noncompliance with the Fair Housing Act

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Fair Lending**

**7341**

**AUDIENCE:** Bank personnel who have customer contact and who deal with consumer and real estate credit transactions or sales; processing, underwriting, and compliance personnel; and anyone wishing to update or refresh his or her knowledge of Fair Lending laws.

Fair Lending introduces students to the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Students will learn about the relationship between unfair treatment and illegal discrimination, as well as the essential points of the five federal fair-lending laws and the Joint Policy Statement on Discrimination in Lending. Throughout the course, students will have opportunities to practice standard client interaction scenarios that help ensure compliance with fair-lending laws.

After successfully completing this course, you will be able to:

- Describe the relationship between unfair treatment and illegal discrimination
- Explain the relationship between the fair lending laws and three types of discrimination
- Identify the best practices to ensure compliance with fair-lending laws.

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### **FDIC Deposit Insurance**

**7371**

**AUDIENCE:** All employees with customer contact

Participants in this AIB course will be given an overview of Federal Deposit Insurance Corporation (FDIC) insurance coverage of accounts. Individual and joint account ownership types and aggregation of accounts will be discussed as they relate to insurance coverage. Participants will be given examples of insurance coverage calculations using individual and joint ownership categories.

After successfully completing this course, you will be able to:

- Explain the background of the Federal Deposit Insurance Corporation
- Describe the purpose of the Federal Deposit Insurance Corporation
- Respond appropriately to customer inquiries
- Identify the general rules for insurance coverage
- Identify deposit accounts that are and are not covered by FDIC insurance
- State some common misconceptions about FDIC insurance coverage

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Financial Accounting**

**1000**

**AUDIENCE:** Personnel requiring a fundamental knowledge of accounting necessary for critical decision-making.

This AIB course provides the right balance between conceptual understanding and technical application and analysis of accounting issues. Financial Accounting provides a strong real-world emphasis, integrates performance measurement, and emphasizes technology. The course teaches students to create and understand financial statements such as trial balance sheets, and income statements. It focuses on how to measure business transactions, business income, and the fine points of financial reporting analysis. The course explores internal controls, short-term liquid assets, current liabilities and the time value of money, and much more.

After successfully completing this course, you will be able to:

- Apply the fundamental principles of accounting and understand the role accounting plays in the operations of a business
- Use basic business and accounting terminology and techniques to succeed in a business environment
- Identify the users of accounting information and explain the kinds of information an accounting information system can provide each group
- Prepare a complete set of accounting statements, including an income statement, a statement of retained earnings, a balance sheet, and a statement of cash flows
- Employ a ratio analysis and other techniques to analyze, evaluate, and interpret a set of financial statements
- Solve business problems and make business decisions using accounting and non-accounting information

**TEXT:** Financial Accounting, 9th Edition, 2007, Needles and Powers (Live, Online)

Recommended Instructional Hours: 45 Live, 16 Weeks Online  
Recommended AIB Credits: 3

Delivery Methods Available: Live, Online

### **Financial & Business Planning for Bank Marketers**

**2749**

**AUDIENCE:** Marketing professionals and others with marketing responsibilities who want to better understand the bank's financial structure, the mechanics of revenue generation, and how these integrate with marketing initiatives and strategies. It will be best appreciated by marketing professionals early in their marketing career, experienced marketers who are new to banking, employees who want to develop marketing skills, and managers responsible for sales or sales management.

This AIB course explains the integration of the marketing discipline with the financial and business functions of the bank. Marketing in banking has evolved from a promotions-centered function to an analytically focused discipline and marketing professionals must demonstrate both creative and critical thinking skills. The primary objective of this course is to help bank marketers communicate and collaborate with other bank managers through a planning and budgeting process designed for their individual bank.

Topic discussions include:

- The Purpose of the Budgeting Process
- Building and Monitoring a Process That Fits Your Bank
- Return on Marketing (ROM)
- Profitability: Past or Potential?
- Pricing Strategies
- Identifying and Leveraging Target Markets

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 15  
Recommended AIB Credits: 1

Delivery Methods Available: Online

## AIB COURSE DESCRIPTIONS

### Flood Disaster Protection Act

3416

**AUDIENCE:** Frontline employees involved in the lending process, including mortgage, consumer and small business lenders, loan processors and loan servicing.

This AIB course provides an overview of the requirements for processing transactions covered by this Act. Students will gain an understanding of the coverage requirements and exemptions, and the disclosures required in these transactions.

After successfully completing this course, you will be able to:

- Explain the purpose of the National Flood Insurance Program
- Describe the circumstances when you must perform a flood determination
- Identify the types of properties that require a flood determination
- Explain the types of loans subject to the mandatory requirement to purchase flood insurance
- Describe the minimum flood insurance purchase amounts
- Describe the process for notifying borrowers who have properties in a special flood hazard areas
- Explain the bank's responsibilities for ensuring that an appropriate amount of flood insurance is maintained for the life of the loan

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### Fundamentals of Consumer Lending

7018

**AUDIENCE:** Personnel who currently sell or are otherwise involved in the consumer lending process.

This AIB course provides participants with basic knowledge about consumer credit. It covers terminology, basic categories of consumer credit, determining credit worthiness, and the application process. It includes the origin of regulations protecting consumer credit transactions, and reviews specific regulations that apply to consumer credit.

After successfully completing this program, you will be able to:

- Explain how banks make money from loans
- Describe the basic categories of consumer credit—open-end, closed-end, secured and unsecured
- Define basic credit terminology
- Describe the five C's of credit
- Describe the application process, and actions required to assure bank compliance with regulations

**TEXT:** Live: Fundamentals of Consumer Lending, 2006, ABA; Online, eLearning: All reading materials are provided online

Recommended Instructional Hours: 5-6 Live, 5 Weeks Online, 3 eLearning

Recommended AIB Credits: 1/2

Delivery Methods Available: Live, Online, eLearning

### Fundamentals of Mortgage Lending

7836

**AUDIENCE:** Personnel who currently sell mortgages, or who are involved in the mortgage lending.

This AIB course covers the basic terminology and regulations of mortgage lending and also provides information on the secondary market. The benefits to a financial institution derived from selling mortgage loans are explained.

After successfully completing this course, you will be able to:

- Describe basic terminology regarding interest rates, fees, job functions, and how credit decisions are made
- Calculate LTV and determine if escrows are needed
- Explain credit scoring
- Identify mortgage lending regulations and how they apply to the mortgage lending process.

**TEXT:** Live: Fundamentals of Mortgage Lending, 2008, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2 eLearning

Recommended AIB Credit: 1/4

Delivery Methods Available: Live, eLearning

## **AIB COURSE DESCRIPTIONS**

### **Fundamentals of Small Business Banking**

**4282**

**AUDIENCE:** Personnel who have had limited exposure to the small business market, but are responsible for servicing or selling to small business customers.

This AIB course provides participants with the background required to interact successfully with small business customers. Core business terminology such as business legal structures, business types, operating cycles, and business life cycles will be defined and explored.

After successfully completing this course, you will be able to:

- Identify common characteristics of the small business market
- Describe the different types of business legal structures
- Describe the most common small business types and the operating cycle for each.

**TEXT:** Live: Fundamentals of Small Business Banking, 2008, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2.25 eLearning  
Recommended AIB Credit: 1/4

Delivery Methods Available: Live, eLearning

### **General Accounting**

**1002**

**AUDIENCE:** Individuals with little or no accounting background.

This AIB course provides a complete foundation in basic accounting procedures in a practical, up-to-date, and easy-to-comprehend manner. The goal is to provide students with a strong basic knowledge of accounting terms, concepts, and procedures. Emphasis is placed on developing a firm foundation of fundamental procedures with appropriate repetition of content through the use of examples and color-coded illustrations.

After successfully completing this course, you will be able to:

- Understand the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts
- List the steps in the accounting cycle and prepare a post-closing trial balance and interim statements
- Understand and perform functions relative to bank accounts and cash funds
- Understand the implications of dealing with employee earnings and deductions, and with employee taxes, payments, and reports
- Prepare a classified income statement and balance sheet, compute working capital and current ratio, and journalize closing entries for a business

**TEXT:** College Accounting, 9th edition, 2008, Houghton Mifflin Company

Recommended Instructional Hours: 45 Live, 16 Weeks Online  
Recommended AIB Credit: 3

Delivery Methods Available: Live, Online

## AIB COURSE DESCRIPTIONS

### Hiring the Best

4116

**AUDIENCE:** Any supervisor or manager who participates in the selection and hiring of employees.

This AIB course presents a behavioral approach for hiring the most qualified candidate for a job from developing interview questions to evaluating the most qualified candidates. Important supervisory tasks such as job analysis, determination of selection criteria, and preparation for and conduct of an effective interview are covered, as are the compliance issues associated with each component of the hiring process.

After successfully completing this course, you will be able to:

- Analyze a job to identify minimum technical and performance skills
- Prepare candidate selection criteria for skills identified in the job analysis
- Write interview questions that are legal and behavioral to determine applicant qualifications
- Conduct an employment interview using prepared interview questions
- Select the most qualified candidate for a job based on information obtained during an employment interview and from references
- Make a job offer that is not an implied employment contract

Text: Live: Hiring the Best, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 6 Live, 2 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: Live, eLearning

### Home Mortgage Disclosure Act (HMDA)

7322

**AUDIENCE:** Bank personnel with responsibilities for any part of the mortgage lending process.

This AIB course introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Home Mortgage Disclosure Act. Students will learn about the types of loans covered by HMDA, the information that is required for reporting on the Loan Application Register, and the role of supervisory agencies and management in ensuring that the data is reported as outlined in HMDA.

After successfully completing this course, you will be able to:

- Explain the purpose of HMDA and what it covers
- Describe the financial institutions required to report HMDA data
- Provide an overview of the types of loans covered by HMDA
- List other Acts that support fair lending practices
- Explain the importance of accuracy when collecting data at the application stage
- Explain how the Loan Application Register data is used
- List regulatory agencies involved with HMDA reporting
- Describe management responsibilities for reporting HMDA information

Recommended Instructional Hours: 0.75

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Improving Productivity

2532

**AUDIENCE:** Any employee that leads a work team on a full- or part-time basis.

This course teaches participants how to evaluate and improve productivity in the workplace. It provides a carefully structured process to resolve productivity problems in the work environment. And it covers the manager's role in improving productivity, the key elements of productivity, common productivity problems, obstacles to improving productivity, techniques for evaluating productivity solutions, and implementation of these solutions.

After successfully completing this course, you will be able to:

- Describe the manager's role in productivity challenges for banks
- Identify the three elements of productivity
- Pinpoint the production problems in problem in everyday scenarios
- Identify obstacles that are keeping your their work group from reaching optimal performance levels
- Determine the best method to identify potential productivity obstacles through the use of interviewing, fishbone diagrams and flow charts
- Use rating, ranking and matrix screening methods for evaluating productivity solutions
- Describe the steps for implementing productivity solutions

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### Information Security & Red Flags

7252

**AUDIENCE:** All bank employees.

This course covers the purpose of the information security laws that apply to all banks' protection of customer information. This course contains an overview of both information security "best practices" and it covers the Red Flag rules, which require financial institutions and creditors to have policies and procedures for detecting red flags that indicate possible identity theft in new and existing accounts. While the information security laws apply to all banks, each bank creates its own policies and procedures and students will learn general security guidelines for electronic and physical measures.

After successfully completing this course, you will be able to:

- Describe the purpose of information security laws and types of protected information
- Describe guidelines for protecting information through security measures
- Recognize identity theft and develop an identity theft program

Recommended Instructional Hours: 0.75

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Introduction to Agricultural Lending

6916

**AUDIENCE:** Those new to agricultural lending or with limited experience.

This AIB course will provide participants with the basic skills needed to begin to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

After successfully completing this course, you will be able to:

- Describe the size and scope of U.S. agriculture and the characteristics of the four main classifications of farm size
- Describe the purpose of the Farm Financial Standards Council (FFSC) and the impact of the FFSC recommendations on agricultural lending
- Recognize and identify the key financial statements as recommended by the FFSC
- Define the classification of assets and liabilities for two category and three category balance sheets
- Calculate deferred taxes and the impact of such taxes on agriculture financial analysis and lender decisions
- Understand the differences between cash and accrual income statements
- Have a working knowledge of accrual income statements and their impact on proper financial analysis and lender decision-making
- Understand the statement of owner equity
- Understand the role of cash flow analysis in an agriculture operation and in making lending decisions
- Have a working knowledge of the "Sweet Sixteen" ratios, specifically: Repayment, Liquidity and Solvency Analysis
- Describe the importance and purpose of a loan policy in your bank.

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 8 Weeks  
Recommended AIB Credits: 1

Delivery Methods Available: Online

### Introduction to Analyzing Financial Statements

6952

**AUDIENCE:** Personnel responsible for reviewing financial statements for the purpose of assisting in lending decisions, monitoring the ongoing health of the business, or conducting the initial financial analysis.

This AIB course covers analyzing the income statement and balance sheet, determining key financial ratios and trends, and performing basic cash flow analysis. Participants learn how this information is interrelated and used in making the credit decision.

After successfully completing this course, you will be able to:

- Define financial statement analysis and explain its importance in the small business lending process
- List the basic steps of financial statement analysis and the purpose of each
- Analyze an income statement and balance sheet
- Calculate and interpret key ratios
- Perform a simple cash flow analysis.

**TEXT:** Live: Introduction to Analyzing Financial Statements, 2008, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2.5 eLearning  
Recommended AIB Credit: 1/4

Delivery Methods Available: Live, eLearning

## AIB COURSE DESCRIPTIONS

### Introduction to Financial Planning Products

6544

**AUDIENCE:** Bank personnel such as personal bankers, retail bankers and call center employees, who need to know about financial planning products offered by banks.

This AIB course is designed to teach students about financial planning products and how they can fit into a specific client's financial planning strategy. After a thorough overview of financial planning products, students will learn three key elements in assessing their advantages and disadvantages: liquidity, risk, and return. Students will also learn to identify licensing requirements relevant to selling certain financial planning products. Recently **updated** to reflect temporary FDIC insurance increase through 2009 and IRA/Roth IRA eligibility requirements, annual contributions and tax treatment on withdrawals.

After successfully completing this course, you will be able to:

- Identify the benefits for clients of financial planning
- Explain why banks offer financial planning products
- Identify the financial planning product groups
- Describe the major products comprising each group
- Assess products in terms of liquidity, risk, and return
- Compare products and product groups in terms of liquidity, risk, and return
- Identify the licensing requirements relevant to selling certain financial planning products

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### Introduction to IRAs

**AUDIENCE:** Any bank personnel including tellers, new accounts representatives, personal bankers, platform assistants, and branch managers who require a basic understanding of Individual Retirement Accounts.

This AIB course provides key concepts about basic IRA product features and benefits, and contribution and distribution requirements. This 30-minute course discusses traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. The course also presents information about IRA tax benefits and penalty calculations. Students will gain a greater understanding of how IRAs work, which will enhance their ability to increase IRA sales and improve customer service.

After successfully completing this course, you will be able to:

- Discuss Individual Retirement Accounts, including contribution rules
- Discuss Roth IRAs, including contribution rules
- Discuss rollover IRAs, including contribution rules
- Discuss simplified employee pension plans, including contribution rules
- Discuss SIMPLE retirement accounts, including contribution rule

Recommended Instructional Hours: 1.5

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Introduction to Mortgage Lending**

**7820**

**AUDIENCE:** Personnel who want a broad overview of mortgage lending, including those who intend to pursue a career in mortgage lending (business development, underwriting, processing), and those individuals who recently joined a mortgage lending department.

This AIB course introduces students who are new to the mortgage lending process, and discusses loans to individuals for the purchase of a residence, loans for apartment buildings and loans for real estate developers and builders. It covers construction and permanent financing for residential property; real estate law; documentation; mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. In addition, the coverage of laws and regulations affecting mortgage lending provides an understanding of the role of compliance in the mortgage lending business.

After successfully completing this course, you will be able to:

- Know why mortgage lending has become so important for financial services companies
- Understand the legal aspects of mortgage lending and how lenders should document mortgage loans
- How a lender determines if a mortgage loan application should be approved.
- Understand the advantages and disadvantages of residential real estate as an investment

**TEXT:** Introduction to Mortgage Lending, 2006, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online  
Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

Delivery Methods Available: Live, Correspondence, Online

### **Introduction to Relationship Selling**

**4504**

**AUDIENCE:** All branch personnel involved with in-branch sales.

This AIB course introduces the relationship selling process, and the skills and techniques that support a customer-needs-focused sales approach. It provides useful, must-have knowledge on sales techniques including rapport building skills, matching needs and products, responding to customer objections, and instructions on how to close and follow-up sales leads.

After successfully completing this course, you will be able to:

- Describe what customers expect from their bank
- State key differences between product-focused selling and needs-focused selling
- Identify the six steps of the relationship selling process
- Use sales skills and techniques to successfully move through the sales process
- Sell against competition

**TEXT:** Live: Introduction to Relationship Selling, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 9 Live, 2.5 eLearning  
Recommended AIB Credits: 1/2 Live, 1/4 eLearning

Delivery Methods Available: Live, eLearning

## AIB COURSE DESCRIPTIONS

### IRA Online Institute

8725

**AUDIENCE:** Retail and Trust personnel who sell and administer IRA products.

The IRA Online Institute provides comprehensive training on all aspects of IRAs. It covers both traditional and Roth IRA as well as Employer Plans (SEP SIMPLE).

After successfully completing this course, you will be able to:

- Administer both traditional and Roth IRAs and SEP and SIMPLE plans.
- Identify eligibility and set-up requirements for all of these plans
- Administer contributions consistent with contribution limits
- Manage rollovers and transfers
- Administer distributions and required minimum distributions
- Describe beneficiary options and facilitate beneficiary transactions
- Manage error resolution, penalties, and reporting on these accounts
- Identify key elements of successful IRA marketing effort

**TEXT:** All reading materials are provided online. Content and instructor are provided by Ascensus Retirement Services and is the same content used in the Ascensus IRA Institute.

Recommended Instructional Hours: 12 Weeks

Delivery Methods Available: Online

Recommended AIB Credits: 2

### Law and Banking: Applications

3670

**AUDIENCE:** Personnel who are new to banking or require a refresher course on the legal basis for many banking services and transactions.

This AIB course reflects the ways that banks do business and how they are affected by laws and regulations — in plain English for the non-lawyer. It is devoted to the basic laws and banking regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

After successfully completing this course, you will be able to:

- Discuss laws and regulations pertaining to deposit account relationships such as regulations D, E, Q, CC, and DD
- Explain legal protections afforded to consumers by such laws as Equal Credit Opportunity, Fair Housing, and Truth in Lending, and more
- Describe key laws affecting real estate transactions such as RESPA and HOEPA, and more
- Describe provisions of bankruptcy law covering liquidation, rehabilitation, and relief, and the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act
- Identify major laws and regulations governing bank trust, securities and insurance activities; marketing and international banking
- Describe major provisions of laws and regulations protecting bank operations such as regulations O and W,
- Explain provisions of laws such as HMDA, Bank Secrecy Act, USA PATRIOT Act, Financial Privacy and OFAC regulations

**TEXT:** Law and Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online

Delivery Methods Available: Live, Correspondence, Online

Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

## **AIB COURSE DESCRIPTIONS**

### **Law and Banking: Principles**

**3660**

**AUDIENCE:** Personnel who are new to banking or require a refresher course on the legal basis for many banking laws governing products, services and transactions.

This AIB course is a foundation on the business law principles underlying banking law as well as a description of the context for and process of creating banking law and regulations. Knowing the basics of business law enables every banker to more easily understand laws pertaining to bank products, services and transactions.

After successfully completing this course, you will be able to:

- Explain the legal and regulatory system by which laws and regulations are made and banks are governed.
- Describe the Uniform Commercial Codes Articles 3, 4, and 9
- Distinguish between civil law and criminal law, torts and crimes
- Explain concepts such as of legal capacity, obligation, authority, responsibility and liability
- Describe legal entities such as sole proprietorships, partnerships, corporations, agents, principals, estates, and more
- Explain the elements, types of, and rules for interpretation of contracts
- Understand real and personal property ownership, ways property is transferred or acquired, major types of property interests, and more
- Describe the UCC Article 3 rules for negotiable instruments, the rules of negotiation and more
- Explain UCC Article 4 requirements for transfer of negotiable instruments, the rules for banks in the collection process, the affect of Check 21, and more

**TEXT:** Law and Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online      Delivery Methods Available: Live, Correspondence, Online  
Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

### **Managing Change**

**6808**

**AUDIENCE:** Personnel who participate in or lead a group in a changing environment.

This AIB course helps participants understand the change process and their reactions to change and includes tools to help them and others communicate and manage change.

After successfully completing this course, you will be able to:

- Name and describe the three stages of change
- Identify reaction to change through the various stages
- Identify appropriate and inappropriate actions to take when managing change
- Develop a personal action plan on a real-world change situation
- Use a four-step process for communicating and getting commitment for others during change

**TEXT:** Live: Managing Change, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 3-4 Live, 2 eLearning      Delivery Methods Available: Live, eLearning  
Recommended AIB Credits: 1/4

## **AIB COURSE DESCRIPTIONS**

### **Managing Employee Relations**

**2504**

**AUDIENCE:** Managers, supervisors, or team leaders with one or more reporting relationships.

This AIB course focuses on four major strategies for managing employee relations: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. It provides a quick reference for employment laws along with scenarios that improve comprehension.

After successfully completing this course, you will be able to:

- Identify current and future workforce trends that impact employee relations
- Describe the influence of positive employee relations on workplace productivity
- Describe the supervisor's role in establishing and maintaining sound employee relations in an organization
- List the elements of a formal problem resolution process

TEXT: Managing Employee Relations, 2006, ABA

Recommended Instructional Hours: 4-6 Live, 3 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: eLearning

### **Managing Funding, Liquidity and Capital**

**7523**

**Prerequisites:** Participants should have a basic understanding of bank financial statements, bank performance analysis, and interest rate management. Students who have not had exposure to these topics are encouraged (but not required) to take Analyzing Bank Performance and Managing Interest Rate Risk prior to this class.

**Audience:** Individuals involved in funding, liquidity or capital management, or line managers making pricing, investment, or funding decisions that impact these areas.

After successfully completing this course, you will be able to:

- Identify the risk-return characteristics of various deposit and non-deposit sources
- Evaluate the costs of various funding sources and their impact on profitability
- Evaluate the impact of various funding sources on interest rate and liquidity risk
- Take appropriate measures to manage liquidity
- Identify optimal capital levels from both the regulators' and shareholders' point of view
- Evaluate the costs and risks of different sources of capital
- Prepare a capital management plan

Text: Bank Management, 7th Edition, 2008, by Timothy W. Koch and S. Scott MacDonald

Recommended Instructional Hours: 6 Weeks  
Recommended AIB Credits: 1

Delivery Methods Available: Online

## AIB COURSE DESCRIPTIONS

### Managing Interest Rate Risk

7811

**Prerequisites:** Participants should have an understanding of financial instruments, financial markets, and interest rate mechanics either through the Analyzing Bank Performance course or experience. This is a difficult course that covers a number of complex concepts and requires an ability to deal with a variety of mathematical concepts and computations.

**AUDIENCE:** Individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk.

After successfully completing this course, you will be able to:

- Understand the mechanics of valuing cash flows including duration and price sensitivity
- Identify the determinants of the overall level of interest rates
- Use static GAP and duration GAP analysis to measure interest rate risk
- Assess the impact on interest rate risk of various pricing, investment, and funding decisions
- Use a range of derivatives to manage interest rate risk including futures, forwards, interest rate swaps, caps, floors, and collars
- Apply all of these concepts to the management of interest rate risk in their own institution

**TEXT:** Bank Management, 7th Edition, 2008, by Timothy W. Koch and S. Scott MacDonald

Recommended Instructional Hours: 8 Weeks  
Recommended AIB Credits: 2

Delivery Methods Available: Online

### Managing the Bank's Investment Portfolio

4261

**Prerequisites:** Participants will need to have access to the individuals who manage their bank's investment portfolio and the information they use in this process. Participants should also have a basic familiarity with financial markets and financial instruments. This class uses a number of mathematical concepts and calculations to manage the investment portfolio.

**AUDIENCE:** This course is designed for individuals involved in managing the bank's investment portfolio.

After successfully completing this course, you will be able to:

- Identify the key characteristics of common investment instruments
- Calculate the yield on those instruments
- Describe regulatory and accounting restrictions on the bank's investment portfolio
- Identify all of the elements that should be included in the bank's investment policy and formulate such a policy
- Compare the benefits and risk of various investment strategies
- Evaluate the comparative return of taxable and tax-exempt securities
- Evaluate total return and option-adjusted spreads on instruments with prepayment risk

**TEXT:** Bank Management, 7th Edition, 2008, by Timothy W. Koch and S. Scott MacDonald

Recommended Instructional Hours: 6 Weeks  
Recommended AIB Credits: 1

Delivery Methods Available: Online

## **AIB COURSE DESCRIPTIONS**

### **Managing Time at Work**

**4342**

**AUDIENCE:** Personnel who are not currently using an organized method to plan and manage their time, or those who want to refresh their time management skills.

This AIB course provides the participants with the understanding and skills necessary to effectively manage their time on the job. They focus on how to organize and prioritize daily tasks, manage workflow, develop a daily plan, manage interruptions, and manage computer information.

After successfully completing this course, you will be able to:

- Describe why time management is important
- Use a planning form to organize tasks
- Prioritize and adjust daily tasks
- Utilize efficient work area techniques
- Utilize timesaving tips for the computer

**TEXT:** Live: Managing Time at Work, 2009, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 3-4 Live, 2 eLearning  
Recommended AIB Credits: 1/4

Delivery Methods Available: Live, eLearning

### **Marketing Financial Services**

**7740**

**AUDIENCE:** Entry to mid-level bank marketers and all bank personnel responsible for conceiving or carrying out any phase of a bank's marketing efforts. Management trainees and senior management in a community bank.

This AIB course provides a thorough immersion in marketing concepts and activities involved in specifically marketing financial services. It takes a marketer from the basics of marketing through the steps necessary to integrate and grow marketing at their institution: developing a marketing plan, sales and sales management, communications and public relations. This course is full of case studies and provides a tool kit of items to help integrate the ideas and concepts into the bank.

After successfully completing this course, you will be able to:

- Recognize consumer motivation and buying behavior
- Integrate public relations, advertising, sales promotion, selling, and service distribution functions in your bank's overall marketing plan
- Conduct situation analysis and formulate a master marketing strategy
- Monitor and evaluate performance

**TEXT:** Marketing Financial Services, 2009, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online  
Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

Delivery Methods Available: Live, Correspondence, Online

## **AIB COURSE DESCRIPTIONS**

### **Meetings That Work**

**1877**

**AUDIENCE:** Managers, supervisors, team leaders, and other employees who participate in meetings.

This AIB course discusses how to effectively lead meetings and use them as opportunities to communicate, solve problems, and make decisions. You will observe a scripted meeting and develop skills in a role-playing session that includes a meeting planning form, icebreaker activities, and skill practice scenarios.

After successfully completing this course, you will be able to:

- Plan effective meetings at the bank
- Discover how to calculate the average annual cost of meetings in your organization
- Identify appropriate reasons to hold a meeting
- Evaluate the productivity of meetings
- Build leadership and participation skills
- Apply proven principles for leading effective meetings

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### **Money and Banking**

**1350**

**AUDIENCE:** Management trainees and other personnel of banks or service providers to the banking industry.

This AIB course presents essential information on how money functions in the United States and in the world and the role of banks. The course reviews concepts such as money supply, money creation, the tenants of monetary theory, and performance measures in the economy. The U.S. payments system, bank products, and bank services are discussed. The function and relationship of monetary and fiscal policies are explored. The role of the Federal Reserve, as the nation's Central bank, is explained. The course also covers other important knowledge areas such as the foreign use of U.S. currency, the effect of electronic payment devices, such as debit cards, on domestic payments, anti-counterfeit measures, and more.

After successfully completing this course, you will be able to:

- Explain the basic functions and history of money in the world's economy
- Describe the role of savings and lending in the U.S. economy
- Summarize how banks create money through lending
- Discuss banks as business firms
- Identify the tools of monetary and fiscal policy
- Explain bank operations and the U.S. payments system
- Identify various institutions in the financial marketplace
- Discuss the major banking regulators, laws, and regulations.

**TEXT:** Money & Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45

Delivery Methods Available: Live, Correspondence, Online

Recommended AIB Credit: 1-2-3

## AIB COURSE DESCRIPTIONS

### Office of Foreign Assets Control (OFAC)

7132

**AUDIENCE:** Bank personnel who have deposit or lending responsibilities.

Office of Foreign Assets Control (OFAC) requirements deal with every account relationship and transaction that the bank offers to its customers. This AIB course centers on the OFAC regulations designed to impose economic sanctions against certain designated countries, what transactions are involved, and how to handle suspicious transactions. OFAC terminology is also included.

After successfully completing this course, you will be able to:

- Define the purpose of OFAC
- Describe the purpose and use of the Specially Designated Nations and Blocked Persons List
- Explain what to do when there is a match name
- Describe how to handle blocked funds
- Identify the reports that must be made

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### Overview of Financial Statements

6951

**AUDIENCE:** Personnel who are involved in any aspect of the small business lending process but who have little experience with financial statements.

This AIB course provides an overview of small business financial statements, including IRS tax returns. It introduces the income statement and balance sheet as well as the cash flow cycle and statement, and explains how they are used in making lending decisions and monitoring the health of a small business.

After successfully completing this course, you will be able to:

- Describe types of financial statements and explain their purposes
- Explain categories of information contained in a balance sheet and income statement, and the relationships among them
- Identify key tax return forms used by small businesses
- Describe the significance of business cash flow cycles and the purpose of a cash flow statement.

**TEXT:** Live: Overview of Financial Statements, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credit: 1/4

### Performance Management

4226

**AUDIENCE:** Supervisors or managers and other employees who have responsibility for directing, documenting and evaluating employee performance.

This AIB course provides participants with a proactive approach to performance management. By focusing on setting clear expectations, specific performance feedback and objective performance evaluation, this course will help many common performance problems.

After successfully completing this course, you will be able to:

- Write performance objectives based on measurable criteria and standards
- Communicate clear performance and behavior expectations
- Objectively observe performance
- Provide feedback to employees and document these conversations
- Prepare and conduct the performance appraisal

**TEXT:** Live: Performance Management, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 6-7 Live, 3 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/2

## AIB COURSE DESCRIPTIONS

### Personal Tax Return Analysis

8008

**AUDIENCE:** Personnel who are in a position to obtain tax returns from customers for lending analysis, yet have little or no training in tax analysis. *Note:* Audience members need to bring a calculator to this workshop.

This AIB course provides participants with the ability to extract key information from the 1040 Federal Tax Returns to determine projected income. It reviews tax returns, projected income forms, income sources, and cross-selling possibilities. Participants will learn how to explain to customers why the loan was declined due to insufficient projected income and how the different schedules were analyzed.

After successfully completing this course, you will be able to:

- Explain what banks look for in tax returns
- Identify what constitutes a complete tax return
- Describe what to do if they suspect fraudulent tax returns
- Use analysis forms to determine the customer's projected income from two years of tax returns
- Identify cross-selling opportunities
- Explain to a customer how tax returns are analyzed

**TEXT:** Live: Personal Tax Return Analysis, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 9 Live, 4 eLearning  
Recommended AIB Credits: 1/2 Live, 1/4 eLearning

Delivery Methods Available: Live, eLearning

### Presentation Skills

5415

**AUDIENCE:** All personnel who make presentations to schools, community groups, business prospects, staff or senior management.

This AIB course covers the basics of planning an organized, audience-focused oral presentation. It covers how to begin with the audience in mind, develop an opening, use techniques for questioning, and deal with problem behaviors.

After successfully completing this course you will be able to:

- Write a purpose statement for your presentation topic
- Write an opening statement that catches the audience's attention
- Identify the components of a presentation that gain attention and keep interest
- Describe effective uses of visual aids
- Define and demonstrate open-ended and closed-ended questions
- Develop a closing statement that calls the audience to action
- List methods for dealing with disruptive audience members
- Demonstrate appropriate body language.

**TEXT:** Live: Presentation Skills, 2008, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 8 Live, 2 eLearning  
Recommended AIB Credit: 1/2 Live, 1/4 eLearning

Delivery Methods Available: Live, eLearning

## **AIB COURSE DESCRIPTIONS**

### **Principles of Banking**

**1370**

**AUDIENCE:** Personnel new to banking, at any level.

This AIB course is the standard introduction to the banking profession. It touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. This course addresses changes in the areas of servicing clients, emerging technology, and expanded banking powers and markets. Principles of Banking is the foundation for all AIB training.

After successfully completing this course, you will be able to:

- Discuss the relationship banks have with their customers and their communities
- Describe the creation of the Federal Reserve System and its role as agent and bank regulator
- Discuss various deposit instruments and regulations
- Define and describe negotiable instruments
- Explain how banks post checks to accounts
- Discuss bank lending and identify basic loan categories
- Explain the objectives of funds management, including asset/liability management and bank investments
- Describe non-deposit services such as trust, investments and insurance
- Discuss bank security measures

**TEXT:** Principles of Banking 9th edition, 2007, ABA

Recommended Instructional Hours: 15-30-45 Live, 10-16 Weeks Online

Recommended AIB Credits: 1-2-3 Live, 3 Correspondence, 2-3 Online Delivery Methods Available: Live, Correspondence, Online

### **Privacy for Customer Contact Personnel**

**7325**

**AUDIENCE:** Any employee with customer contact in a financial institution.

Privacy for Customer Contact Personnel explores the everyday privacy issues that customer contact staff are faced with on a regular basis. It covers the existing Right to Financial Privacy Act as well as Regulation P, the newest consumer privacy guidelines resulting from the passage of the Gramm-Leach-Bliley Act. Students will learn the terminology used to discuss the privacy issue, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.

After successfully completing this course, you will be able to:

- Explain the purpose of key consumer privacy laws
- Describe requirements and terminology outlined under Regulation P
- Explain the privacy policy and disclosure requirements outlined under Regulation P
- Describe the benefits of information sharing
- Describe situations where consumer privacy may be jeopardized and identify procedures to help ensure privacy
- Recognize possible pretext calls
- Describe techniques for handling possible pretext calls
- Respond to customer questions regarding privacy issues

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Problem Loan Workouts**

**6366**

**AUDIENCE:** Entry to mid-level commercial lenders, business bankers, small business lenders, credit analysts, loan review personnel and other bank personnel interested in the subject of problem loan management and resolution.

This AIB course will explore the four major components of problem loan management. Problem Loan Detection will explore how problems loans can be avoided and how loans can be managed to make early detection possible. Problem Loan Situation Evaluation will consider what must be done to confirm the bank's position with the borrower in preparation for negotiation with the borrower. Problem Loan Negotiation will cover the negotiation process in determining the best course of action to resolve problem loans. Problem Loan Resolution will consider alternatives of resolution and how to proceed with options for workout or liquidation.

After successfully completing this course, you will be able to:

- Understand the element of and importance of early prevention and detection of problem loans
- Understand the process of problem loan situation evaluation to determine the bank's position with the borrower
- Understand the negotiation process to determine the best course of action to pursue with the borrower to resolve the problem
- Understand the process of problem resolution and options for workout or liquidation of the loan

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 6 Weeks  
Recommended AIB Credits: 1

Delivery Methods Available: Online

### **Profiling Mortgage Prospects**

**7814**

**AUDIENCE:** Bank employees who will be or are referring or prescreening prospective mortgage loan clients.

This AIB course provides students with the product knowledge they need to profile and refer mortgage loan clients to a product that matches their needs. Many of the real estate products available in the current market will be covered, including Federal Housing Administration (FHA), Veterans Administration (VA), and conventional mortgage loan. This course will also discuss the elements of a successful referral of a prospect to a mortgage specialist.

After successfully completing this course, you will be able to:

- Describe features and benefits of conventional fixed rate, adjustable rate, FHA, and VA loans
- Identify client profiles that generally benefit from each product type
- Use key questions to help clients determine beneficial mortgage financing options
- Effectively refer mortgage loan application clients to the appropriate person
- Identify mortgage-lending regulations that apply during the prescreening and referral process

**TEXT:** All reading materials are provided online.

Recommended AIB Credits: 1/4

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Project Management Fundamentals

4192

**Audience:** This course is designed for individuals whose primary job is not project management, but who manage projects on an informal basis.

Project Management Fundamentals teaches students to successfully manage a project through effective planning and adherence to the industry's best practices in every step of the process. By understanding the fundamentals of project management, you will be better prepared to initiate a project in your organization and position it for success. In this course, you will identify effective project management practices and their related processes.

After successfully completing this course, you will be able to:

- Identify the key processes and requirements of project management
- Initiate a project
- Plan for time and cost
- Plan for project risks, communication, and change control
- Manage a project
- Execute the project closeout phrase

Recommended Instructional Hours: 2  
Recommended AIB Credits: 1/4

Delivery Methods Available: eLearning

### Real Estate Settlement Procedures Act (RESPA)

5301

**AUDIENCE:** Any front-line staff in organizations that are subject to RESPA requirements. General knowledge of consumer and mortgage lending functions would be helpful.

This AIB course helps students identify activities, disclosures and specific job responsibilities that are required by the Real Estate Settlement Procedures Act (RESPA), one of the many consumer protection laws that govern financial institutions and mortgage lenders. After an overview of the history of the law, its purpose, and the extent of its coverage, the course identifies the eight RESPA disclosures required at different stages of the home buying process and provides examples of each form. After completing this course, students will be able to protect themselves from liability, protect their financial services institutions, and, most importantly, protect the consumers they assist in the home buying process.

After successfully completing this course, you will be able to:

- Identify activities prohibited by RESPA
- Describe the four aspects of mortgage lending governed by RESPA
- Identify the types of loans covered by RESPA
- Identify the disclosures associated with the home buying process
- Describe the aggregate analysis procedure
- Identify RESPA's rules for handling surpluses, shortages, and deficiencies
- Describe the annual statement requirements of RESPA.

Recommended Instructional Hours: 2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Referring Insurance & Annuities Customers

3444

**Audience:** Bank personnel who have the opportunity to refer customers to designated, licensed insurance sellers in a bank.

This AIB course introduces students to the features and benefits of various insurance and annuity products. The course begins with a discussion of a bank's role in selling insurance and annuities, including the student's responsibilities as an unlicensed employee. Students will then learn about different forms of life insurance and why people need them, as well as other insurance products including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance. Finally, students will learn about annuities and making referrals to a licensed representative.

Throughout the course, students will be prompted to find out more about the specific products offered by their employers, while learning to recognize client characteristics that indicate a need for each product.

After successfully completing this course, you will be able to:

- Describe how insurance and annuities products and services address a customer's financial needs
- Describe the common types and features of insurance and annuity products offered through banks
- Identify the customer characteristics that indicate a need for an insurance or annuity product
- Use the H.E.L.P. tool to make effective referrals to bank-designated, licensed staff

Recommended Instructional Hours: 2  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### Referring Mutual Funds and Securities Customers

7242

**AUDIENCE:** Bank personnel who manage client relationships and/or who are in a position to identify referral opportunities to licensed specialists.

**Note:** *The assumption is made that students in this course are **not** licensed to sell securities.*

This AIB course teaches students a professional and effective process for referring clients to a licensed securities specialist. After an overview of securities products commonly offered by banks, students will learn how to use a variety of clues to identify a client's recognized and unrecognized financial needs, and how to gather information that a licensed investment specialist will find helpful as they work with a referred client. Students will also learn how to use the H.E.L.P. tool to make effective and professional referrals.

After successfully completing this course, you will be able to:

- Explain the history of securities products in banking
- Identify key regulations and guidelines banks must follow when selling security products
- Identify benefits and risks associated with security products
- Describe the basic features of common securities products
- Recognize clues and gather information to support your referral
- Use the H.E.L.P. tool to make effective, professional referrals
- Address common client concerns about following through on your referral
- Identify the strategic elements for growing the securities business in banking

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Referring Trust Customers

8264

**Audience:** Bank personnel who manage client relationships and/or who are in a position to identify referral opportunities to trust specialists.

This AIB course teaches students how to identify and refer potential trust clients. The course explores the basic elements of a trust and the five primary reasons why clients want or need a trust. Students will learn trust terminology, common trust products and how they apply to a typical client, and the skills and techniques that support a client-benefit-focused referral approach.

After successfully completing this course, you will be able to:

- Describe the five basic elements of a trust
- Identify the five key reasons clients need or want a trust
- Refer clients to the trust department using the H.E.L.P. tool
- Identify trust accounts that map to clients' needs

Recommended Instructional Hours: 2  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### Regulatory Compliance for Bank Tellers

7390

**AUDIENCE:** Tellers who must demonstrate a thorough understanding of the regulations specific to the responsibilities that are part of the day-to-day job functions.

This AIB course offers valuable information on eight regulations that directly affect the responsibilities of tellers in most financial institutions. The regulations have been divided into three categories: Privacy and Security, Deposit, and Equal Treatment.

After successfully completing this course, you will be able to:

- Explain their responsibility in complying with the privacy and security regulations by using and filing appropriate BSA and OFAC reports, and describe the privacy issues that impact customers under Privacy for Customer Contact Personnel
- Explain their responsibility in complying with the deposit regulations by describing hold policies under Regulation CC, and describing the effect of Regulation D on the function of various account types, and the process of customer notification to the bank under Regulation E
- Explain their responsibility in complying with the equal treatment regulations by using best practices to avoid discriminating against customers in lending activities under ADA, and providing public information under CRA.

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Regulatory Compliance for Call Center Representatives 7391**

**AUDIENCE:** Call Center Representatives who must effectively demonstrate a thorough knowledge of the regulations that affect bank policies and procedures.

This AIB course offers valuable information on ten regulations that directly affect the responsibilities of Call Center Representatives in most financial institutions. The regulations have been divided into four categories: Privacy and Security, Deposit, General Account Inquiry, and Equal Treatment.

After successfully completing this course, you will be able to:

- Explain their responsibility in complying with the privacy and security regulations by using and filing appropriate BSA and OFAC reports, describing accounts that pose risks to the bank under the USA PATRIOT Act, and explaining the privacy issues that impact customers under Privacy for Customer Contact Personnel
- Explain their responsibility in complying with the deposit regulations by describing hold policies under Regulation CC, account disclosures and inquiries under Regulation DD
- Explain their responsibility in complying with general account inquiry regulations by describing the effect of Regulation D on the function of various account types, and the process of customer notification to the bank under Regulation E
- Explain their responsibility in complying with the equal treatment regulations by describing consumer notices and information sharing under FCRA, and using best practices to avoid discriminating against customers in lending activities under ADA.

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### **Regulatory Compliance for Consumer Lenders 7395**

**AUDIENCE:** Consumer lenders who must demonstrate a thorough understanding of the laws and regulations that affect consumer lending products.

This course covers the key aspects of 16 regulations important to the role of a consumer lender in most financial institutions.

After successfully completing this course, you will be able to:

- Address the role consumer lenders play in security (BSA, USA PATRIOT Act, OFAC)
- Discuss deposit-related regulations (Reg E preauthorized transfers and Reg D reserve requirements)
- Describe who is covered by Regulation O
- Provide FCRA information specific to consumer lending
- Explore the relationship between unfair treatment and illegal discrimination (Fair Lending)
- Describe flood insurance requirements (Flood Disaster Protection Act)
- Describe HMDA and CRA reporting requirements
- Describe privacy requirements
- Identify RESPA disclosures and activities prohibited by RESPA
- Discuss the purpose of the Servicemembers Civil Relief Act
- Describe the types of loans and disclosures covered by Reg Z
- Implement the Credit Practices Rule of Unfair or Deceptive Acts or Practices (Reg AA)

Recommended Instructional Hours: 5  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Regulatory Compliance for Customer Service Representatives 7392

**AUDIENCE:** Customer Service Representatives who need a thorough knowledge of the regulations that affect bank policies and procedures.

This AIB course offers valuable information on ten regulations that directly affect the responsibilities of Customer Service Representatives in most financial institutions. The regulations have been divided into four categories: Privacy and Security, Deposit, General Account Inquiry, and Equal Treatment.

After successfully completing this course, you will be able to:

- Explain their responsibility in complying with the privacy and security regulations by using and filing appropriate BSA and OFAC reports, describing accounts that pose risks to the bank under the USA PATRIOT Act, and explaining the privacy issues that impact customers under Privacy for Customer Contact Personnel
- Explain their responsibility in complying with the deposit regulations by describing hold policies under Regulation CC, account disclosures and inquiries under Regulation DD
- Explain their responsibility in complying with general account inquiry regulations by describing the effect of Regulation D on the function of various account types, and the process of customer notification to the bank under Regulation E
- Explain their responsibility in complying with the equal treatment regulations by using best practices to avoid discriminating against customers in lending activities under ADA, and providing public information under CRA.

Recommended Instructional Hours: 3  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

### Regulatory Compliance for Personal Bankers 7393

**AUDIENCE:** Personal Bankers who must successfully demonstrate knowledge of regulatory compliance issues.

This AIB Course offers valuable information on sixteen regulations that directly affect the responsibilities of Personal Bankers in most financial institutions. The regulations have been divided into six categories: Privacy and Security, Deposit, Ethics and Fair Lending, Equal Treatment, Real Estate, and Truth in Lending.

After successfully completing this course, you will be able to:

- Explain their responsibility in complying with the privacy and security regulations by using and filing appropriate BSA and OFAC reports, describing accounts that pose risks to the bank under the USA PATRIOT Act, and explaining the privacy issues that impact customers under Privacy for Customer Contact Personnel
- Explain their responsibility in complying with the deposit regulations by describing hold policies under Regulation CC, account disclosures and inquiries under Regulation DD, and customer notification to the bank under Regulation E
- Explain their responsibility in complying with the ethics and fair lending regulations by describing employee code of conduct requirements under the Bank Bribery Act, and consumer notices and information sharing under FCRA
- Explain their responsibility in complying with the equal treatment regulations by using best practices to avoid discriminating against customers in lending activities under Fair Lending and ECOA, persons with disabilities under ADA, and providing public information under CRA
- Explain their responsibility in complying with the real estate regulations by discussing loans covered, and using the LAR under HMDA, and home buying disclosures and activities prohibited under RESPA
- Explain their responsibility in complying with the truth in lending regulation by describing annual percentage rate, types of disclosures, right of rescission, and penalties for non-compliance under Regulation Z.

Recommended Instructional Hours: 4  
Recommended AIB Credit: 1/4

Delivery Methods Available: eLearning

## **AIB COURSE DESCRIPTIONS**

### **Relationship Selling to Small Business Customers**

**7762**

**AUDIENCE:** Personnel who are new to the small business market and are responsible for selling bank products and services to small business customers.

This AIB course will walk participants through a complete sales cycle - from evaluating needs to responding to objections - focusing on the unique needs of the small business customer. Participants will apply the operating cycle and life stages to evaluate needs and present solutions.

After successfully completing this course, you will be able to:

- Identify the six steps of the relationship selling process
- Interview small business customers by using open- and closed-ended questions to identify needs and creditworthiness
- Use the customer profile sheet to record and organize information obtained during the interview process
- Apply techniques to respond to customer objections

**TEXT:** Live: Relationship Selling to Small Business Customers, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 8-9 Live, 1.5 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/2, Live, 0 eLearning

### **Retirement Products for Small Businesses**

**6542**

**AUDIENCE:** Bank personnel responsible for managing small business relationships with responsibilities for referring and/or selling retirement services and products.

This AIB course teaches students how to refer small business clients to retirement product specialists successfully, by learning about retirement products, small business needs and the referral process. The course begins with an overview of the small business market and the opportunities that exist to sell retirement products to small business owners. Students will learn referral process steps, how to match client needs, and how to refer them to a retirement specialist using the H.E.L.P. tool.

After successfully completing this course, you will be able to:

- Define the benefits associated with retirement planning for the small business owner
- Identify various retirement products appropriate for small business owners
- Compare characteristics of various retirement products
- Match characteristics of retirement products to small business owners' needs
- Refer small business clients to retirement specialists using the H.E.L.P. tool

Recommended Instructional Hours: 2

Delivery Methods Available: eLearning

Recommended AIB Credits: 1/4

## **AIB COURSE DESCRIPTIONS**

### **Revitalizing Customer Service**

**6496**

**AUDIENCE:** All levels of employees.

This AIB course provides tips and reminders to enhance customer service focus by using an action plan and tracking form. Participants use a variety of exercises and group activities to define basic customer service skills and examine how the use of these skills adds to the personal and professional productivity levels of the participants. Participants can use the worksheet to chart their own customer service skills.

After successfully completing this course, you will be able to:

- Identify and define basic customer service skills in the current workplace environment
- Understand how individual perspectives impact customer service
- Isolate personal symptoms of stress and the possible impact of those on service levels
- Connect three areas of communications and listening to clarify the intended message
- Apply customer skills to interactions with angry or difficult customers

**TEXT:** Live: Revitalizing Customer Service, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 8-9 Live, 2.5 eLearning  
Recommended AIB Credits: 1/4

Delivery Methods Available: Live, eLearning

### **Rewards and Recognition**

**2502**

**AUDIENCE:** Personnel who are responsible for motivating staff regardless of their reporting relationships, including managers, supervisors, team leads and mentors.

This AIB course presents techniques for using non-monetary and small dollar value awards to recognize, reward, and motivate employees toward continued and improved performance.

After successfully completing this course, you will be able to:

- Diagnose motivational problems, and discuss various incentives for improved performance
- Brainstorm reasons for and ways to recognize employees for outstanding performance
- Discuss appropriate methods of delivering recognition, and the outcome of ineffective recognition plans

**TEXT:** Live: Rewards and Recognition, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instruction Hours: 4-6 Live, 2 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: Live, eLearning

## AIB COURSE DESCRIPTIONS

### Sales Coaching in the Bank

4510

**AUDIENCE:** Any person responsible for leading a bank sales team or sales campaign.

This AIB course prepares the sales coach to provide ongoing coaching motivation to support the sales team, including sales coaching opportunities, how to set goals, and the use of motivational techniques.

After successfully completing this course, you will be able to:

- Describe the role of a sales coach
- Identify sales coaching opportunities
- Identify coaching strategies to support team members with both sales- and service-focused job functions
- Set team and individual sales goals
- Motivate top sales performance.

**TEXT:** Live: Sales Coaching in the Bank, 2008, ABA; Online: All reading materials are provided online

Recommended Instructional Hours: 4 Live, 2 eLearning  
Recommended AIB Credit: 1/4

Delivery Methods Available: Live, eLearning

### Servicing & Growing Small Business Relationships

4284

**AUDIENCE:** Personnel responsible for managing and growing a portfolio of small business customers.

This AIB course addresses activities involving small business customers to effectively protect bank assets and expand the small business customer relationship. Activities include monitoring financials and information after the sales, and conducting site visits on the four business types: Manufacturing, Wholesaler, Retailer, and Service.

After successfully completing this course, you will be able to:

- Explain the importance of following up after a sale has been made
- Identify routine functions that can turn into opportunities to service and grow small business customer relationships
- Implement a strategy to conduct routine follow-up on small business customer relationships

**TEXT:** Live: Servicing & Growing Small Business Relationships, 2006, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 3-4 Live, 1 eLearning  
Recommended AIB Credits: 1/4 Live, 0 eLearning

Delivery Methods Available: Live, eLearning

### Serving Your Military Customer

0611

**AUDIENCE:** Bank personnel with lending and collection responsibilities.

This AIB course provides an overview of several laws, including the Servicemembers Civil Relief Act and the Talent Amendment that help military personnel fulfill their financial obligations or assert their legal rights while they are actively serving our Nation. This course covers interest rate relief protections offered to military personnel. It explains the rights of the borrower under these laws and key Acts that impact the SCRA. This course also explains the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly. REVISED: 2009

After successfully completing this course, you will be able to:

- Identify who is covered under SCRA
- Describe the rights of a borrower under the SCRA
- Describe the relationship of the Talent Amendment, FACT Act, the Higher Education Opportunity Act and Section 688 of the National Defense Authorization Act for Fiscal Year 2006 to the Servicemembers Civil Relief Act
- Describe the interest rate relief protections offered to members of the military under SCRA
- Describe the protections offered to a member of the military for installment loan obligations

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Sexual Harassment in the Workplace

7470

**AUDIENCE:** All employees

This course focuses on behavior awareness. Students will learn how Title VII of the Civil Rights Act of 1964 defines sexual harassment. Through a series of scenario examples, students will be engaged in identifying conduct that could be considered unwelcome or inappropriate. Two forms of harassment will be explained: quid pro quo and hostile environment. Students will be given some steps they should follow if they feel they are victims of sexual harassment. They will also be encouraged to focus on their own actions and consider how those actions may be perceived by others.

After successfully completing this course, you will be able to:

- Define sexual harassment
- Describe types of sexual harassment
- Describe behavior that crosses the line of appropriate conduct

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### Sexual Harassment in the Workplace for Managers

7471

**AUDIENCE:** Supervisors who have little formal knowledge of supervision.

This course builds on the content in Sexual Harassment in the Workplace and explains the role supervisors play in establishing and maintaining a work environment that discourages and prohibits this unwelcome behavior. Supervisors will be given tools they can use to help them create a safe environment for employees. Included in this course are the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexually harassment. A "Talking Points Worksheet" provides a checklist of tips on how to handle reports of sexual harassment.

After successfully completing this course, you will be able to:

- Define sexual harassment
- Describe types of sexual behavior
- Discuss behavior that crosses the line of appropriate conduct
- Discuss actions to take if an action is viewed as sexual harassment
- Use guidelines to discuss sexual harassment conduct with employees

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

### Small Business Borrowing

6381

**AUDIENCE:** Bank personnel responsible for selling credit products to the small business customer and/or referring small business lending prospects.

This course provides insight into the attractiveness of the small business market and what small business owners expect from their financial service providers. It discusses borrowing causes, loan purposes, and repayment sources. Students will learn techniques for communicating the credit decision effectively, and the Federal laws relating to small business credit products.

After successfully completing this course, you will be able to:

- Describe small business market characteristics
- Identify borrowing causes, loan purposes, and repayment sources
- Communicate approvals, counter-offers, and declines effectively
- Describe the federal laws relating to business credit products

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Successful Sales Campaigns

7787

**AUDIENCE:** Retail bank personnel who lead or participate in sales campaigns.

In Successful Sales Campaigns, students will learn to effectively run a sales campaign using step-by-step techniques for involving each staff member in various aspects of the sales campaign. Students will learn how to set campaign objectives and use demographic information to help identify clients who are in need of the product that is being promoted. The course also provides students with methods to handle working on simultaneous campaigns, and for shopping competitive banks and incorporating this into campaign methods.

After successfully completing this course, you will be able to:

Use demographic information to match bank products to the client base

- Develop a sales campaign that captures the attention of the bank's clients
- Identify the regulatory limits of bank product advertising
- Prepare bank personnel for the sales campaign
- Create and maintain enthusiasm for the sales campaign
- Use creative methods to track the progress of the campaign
- Evaluate the results of the promotion after it has ended

Recommended Instructional Hours: 2  
Recommended AIB Credits: 1/4

Delivery Methods Available: eLearning

### Supervisor Certificate

4322

**AUDIENCE:** New and potential first level supervisors.

This course prepares new and potential first-level supervisors to handle people management duties. Among the topics covered are hiring, performance management, coaching, rewards and recognition, corrective action, managing employee relations, and managing change.

**Certificate:** Students who complete this course and the **Banking Today course or equivalent experience** will receive the AIB Supervisor Certificate. Forward a completed diploma/certificate application form to the Nebraska Bankers Association.

After successfully completing this course, you will be able to:

- Select the most qualified candidate for the job
- Describe the importance of ethical practices in banking
- Identify the major strategies for managing employee relations
- Execute and communicate clear performance objectives
- Recognize the need to coach others to achieve their personal best
- Explain the need to employee corrective action and plan appropriate steps for corrective counseling
- Describe different forms of recognition and the benefits
- Explain the change process and what actions to take to manage change

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 16 Weeks  
Recommended AIB Credits: 3.25

Delivery Methods Available: Online

## **AIB COURSE DESCRIPTIONS**

### **Tele-Consulting**

**1884**

**AUDIENCE:** Personnel who make outbound telephone service and sales contact with an assigned client portfolio.

This AIB course helps participants understand the unique challenges of telephone sales and learn specific techniques to overcome common obstacles to success. Exercises, planning charts and an observation checklist help participants learn and practice telephone sales.

After successfully completing this course, you will be able to:

- List three business reasons for using tele-consulting
- Set realistic tele-consulting performance goals
- Identify sales and service potential for existing clients
- Establish rapport and gain customer interest
- Conduct an effective tele-consulting interview
- Use scripts to handle objections appropriately
- Close a tele-consulting contact effectively.

Recommended Instructional Hours: 1.5

Delivery Methods Available: eLearning

### **Telephone Etiquette**

**4814**

**AUDIENCE:** Personnel who answer calls or make calls to customers and other bank staff.

This AIB course covers fundamental skills and techniques for using the telephone effectively on the job. It spotlights the importance of the telephone as a business tool and provides practical tips and techniques for its effective use.

After successfully completing this course, you will be able to:

- Prepare for typical calls you make and receive
- Set up your work area to support effective telephone communication
- Use effective call greetings as a caller and receiver
- Use questioning and listening skills that support effective telephone communications
- Use an effective approach to handle special telephone tasks

**TEXT:** Live: Telephone Etiquette, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 3-4 Live, 2 eLearning

Delivery Methods Available: Live, eLearning

Recommended AIB Credits: 1/4

### **Teller Training Essentials**

**6384**

**AUDIENCE:** New tellers.

This AIB course is designed to significantly reduce new hire teller training time and costs while improving knowledge and retention. Through a series of 13 self-paced online modules in approximately 8 hours total training time, tellers will learn the fundamentals and be ready to work the line with a more experienced teller. This training package can significantly accelerate the process of preparing your new tellers to begin serving customers. It is most effective when used in the first month on the job.

This course includes:

- Content designed for proper reading and comprehension levels for adult learner
- Progress checks to see how much is done/how much to go
- Self-check quizzes and application exercises within each module
- End of module tests to determine knowledge and ability to apply concept

Recommended AIB Credits: 1/2

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Today's Teller: Developing Basic Skills

6832

**Audience:** Entry-level tellers.

This recently revised AIB course focuses on the skills new tellers need in today's banking industry. The course reflects the changing responsibility of a teller and includes the most relevant compliance regulatory information.

After successfully completing this course, you will be able to:

- Describe the basic functions of the banking industry
- Define the teller's responsibility in banking
- Explain and perform a variety of daily transaction procedures
- Demonstrate quality customer service
- Identify counterfeit currency and recognize the tricks used by con artists
- Complete Currency Transaction Reports and Suspicious Activity Reports

**TEXT:** Today's Teller: Developing Basic Skills, 2010, ABA

Recommended Instructional Hours: 36 Live, 8 Weeks Online  
Recommended AIB Credits: 2

Delivery Methods Available: Live, Correspondence, Online

### Trust Basics

8261

**AUDIENCE:** Non-trust bank personnel and those who have recently come into the trust department in support positions, entry-level personnel, employee benefits, and corporate trust officers.

This AIB course provides you with an overview of the trust department in a commercial bank, including how it fits into the bank's overall operations, the services it provides, and generally how those services are delivered. Particular emphasis is placed on the importance of accumulating, preserving, and disposing of an estate.

After successfully completing this course, you will be able to:

- Distinguish between types of assets and forms of property ownership
- Define the basic concepts of stocks, bonds, mutual funds, and common trust funds
- Describe the purpose and scope of various agency relationships
- Explain the Prudent Investor Rule and how it relates to investment risk, policy, and responsibility
- Analyze a will and list the steps of the administration and settlement of an estate
- Distinguish the types of guardianships that exist and compare powers of attorney for property and healthcare
- Define what a personal trust is, reasons for having one, and the characteristics of a good trustee
- Explain the basics of gifting and gift and estate taxes

**TEXT:** Trust Basics: An Introduction to the Products and Services of the Trust Industry, 2008, ABA

Recommended Instructional Hours: 15-30-45 Live, 16 Weeks Online  
Recommended AIB Credits: 1-2-3 Live, 3 Correspondence & Online

Delivery Methods Available: Live, Correspondence, Online

## AIB COURSE DESCRIPTIONS

### Trust Operations

8325

**AUDIENCE:** Entry-level trust personnel (personal, corporate, and employee benefits) at both the officer and non-officer level.

Trust Operations is a comprehensive introduction to the organizational operations of the trust industry. This course, revised in 2005, describes the products and services associated with the operations of a trust institution, how those products and services are managed, and how trust operations professionals can provide effective service to their associates and customers, both current and potential.

After successfully completing this program, you will be able to:

- Trace the historical development of the trust business; define the elements of a trust; analyze personal trust and agency business; contrast the basic employee benefit plans; and describe trust institution organization
- Explore the primary and secondary securities markets; identify how securities are classified and analyzed
- Explain how depositories function and how trust organizations use them
- Explain what is involved in establishing an account and explore the internal reporting
- Identify basic trust accounting activities on a fund level
- Describe the accounting functions associated with securities transactions
- Define the terminology associated with record keeping, and identify the various records and files maintained by trust organizations

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 15 Weeks  
Recommended AIB Credits: 3

Delivery Methods Available: Online

### Truth in Lending Act - Regulation Z

7331

**AUDIENCE:** Any bank personnel who are involved in the consumer lending process. General knowledge of consumer lending functions is helpful.

Truth in Lending Act - Regulation Z shows students how to comply with Regulation Z. Students will learn about the conditions that led to the enactment of Regulation Z, and how to properly disclose the terms of various loan types, advertise loan rates, disclose the cost of credit, and calculate and disclose a loan's rescission period. The course teaches students how to adhere to the technical requirements of Regulation Z, including how to present required documentation and explain terms in a way that clients will understand. The course also covers how Regulation Z is enforced, and the penalties for non-compliance with Regulation Z.

After successfully completing this course, you will be able to:

- Describe how to calculate finance charges
- Quote an annual percentage rate to a client
- Describe loan rate advertisements that comply with Reg Z
- Describe different types of credit disclosure requirements
- Describe key components of closed-end Truth in Lending Act disclosure statements
- Describe the initial and periodic disclosure requirements for credit cards
- Describe disclosure requirements for conducting credit card solicitations by telephone or direct mail
- Describe the residential property types securing loans regulated by Reg Z
- Explain the general disclosure requirements for residential mortgage loans
- Describe the client's right of rescission
- Identify the Reg Z regulating agencies
- Define the three categories of penalties imposed for Reg Z violations
- Identify key timing requirements for Reg Z disclosures

Recommended Instructional Hours: 1

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Truth in Savings Act - Regulation DD

7350

**AUDIENCE:** Bank personnel who are responsible for opening new accounts and quoting rates to clients.

The Truth in Savings Act provides consistency in the way rates and disclosures are provided to clients. Participants in this AIB course will learn how rate information must be shared with clients, including verbal rate quotes and marketing efforts. Participants will also learn what disclosures are required and when those disclosures must be given to clients opening deposit account products.

After successfully completing this course, you will be able to:

- Identify the types of accounts covered by the Truth in Savings Act
- Differentiate between a general inquiry and a specific request
- Explain how to quote interest rates
- Identify when Truth in Savings Act disclosures must be made
- Describe the content of Truth in Savings Act disclosures provided for new accounts
- Describe additional Truth in Savings Act disclosures for time deposits
- Identify the requirements for signs and notices for deposits
- Identify the advertising requirements for deposit products
- Describe the penalties for not complying with the Truth in Savings Act

Recommended Instructional Hours: 0.25

Delivery Methods Available: eLearning

### Understanding Bank Performance

6953

**AUDIENCE:** This AIB course is designed for non-financial professionals throughout the bank who need to understand the basics of bank financial statements and how they are used to evaluate bank performance. This would include operations managers, marketing professionals, human resources professionals, and information technology professionals. Any line manager who has not been exposed to the basics of evaluating bank performance would benefit from this course.

*Understanding Bank Performance* is designed to help non-financial professionals understand the basics of bank financial statements and how they are used to evaluate bank performance.

After successfully completing this program, you will be able to:

- Identify the key balance sheet and income items for a bank
- Describe how a bank makes money
- Describe key performance measures for the bank
- Understand the types of risks that banks must manage
- Identify the key measures of risk within the bank
- Identify the major factors affecting bank performance
- Understand how the profitability of various lines of business within the bank are evaluated
- Understand the use of the balanced scorecard to look at financial and non-financial measures of performance
- Identify the key drivers of non-interest income and non-interest expense
- Understand how banks attempt to measure customer profitability

Recommended Instructional Hours: 5 Weeks

Delivery Methods Available: Online

Recommended AIB Credit: 1

## AIB COURSE DESCRIPTIONS

### Understanding Bank Products

7766

**AUDIENCE:** The course is designed for branch client-contact personnel with at least six months experience. Those who would benefit most include tellers, new accounts representatives, personal bankers, platform assistants, and branch manager trainees.

Understanding bank products is designed to give students an overview of the products and services offered by banks to meet the needs of consumers and small businesses. Gaining knowledge in the range of products offered by a bank will enable students to recognize when a client has a need and then suggest the appropriate product to meet that need. The bank product information contained in this course is presented in broad strokes and describes the products from the perspective of clients and their needs. Students also have the opportunity to learn beyond the scope of the course with activities they perform on their own.

After successfully completing this course, you will be able to:

- Describe financial products in terms of features and benefits to the client
- Identify prospective clients for different categories of bank products and the clues that signal client needs
- Describe business banking products features and benefits
- Describe financial products and services in a way that demonstrates a client focus

**TEXT:** Live: Understanding Bank Products, 2008, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 18 Live, 2 eLearning  
Recommended AIB Credit: 1 Live, 1/4 eLearning

Delivery Methods Available: Live, eLearning

### Understanding Financial Planning

**AUDIENCE:** Bank personnel who want to understand the basics of financial planning and what financial planners do.

This AIB course introduces students to the importance of financial planning. Students will gain general knowledge of various financial products, and learn to assess a client's financial needs by evaluating their current financial situation using net worth, rate of savings, and cash flow. Students will also examine how personal factors such as risk tolerance, goals, and time frame, affect a client's investment decisions.

After successfully completing this course, you will be able to:

- Explain the importance of financial planning
- Describe different financial products
- Determine a client's current financial situation
- Identify a client's financial goals
- Determine a client's financial time frames
- Assess a client's risk tolerance

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 2  
Recommended AIB Credits: 1/4

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Understanding Your Construction Borrower

7803

**AUDIENCE:** Entry-level commercial lenders and small business bankers serving clients with construction needs, managers and loan offices of construction lending groups, and other bank personnel, such as analysts and loan administrators, involved with construction loans.

This AIB course provides an overview of the construction process that will help you better evaluate and serve your construction borrower. It examines the overall construction process and the documents typically required for loan approval. Each document is reviewed for the financial risk impact on the institution. Also included is an overview of project types and the idiosyncrasies pertaining to them. Specific topics include construction document reviews, construction budgets, soil reports, municipal approvals, loan administration and project closing. Discussions include the loan closing, payment disbursements and title work.

After successfully completing this course, you will be able to:

- Understand the types of construction project management
- Review a construction budget
- Describe the purpose of a soils report
- Understand the impact of municipal approvals
- Discuss the risks within budgets, soils reports, and municipal approvals
- Discuss the construction loan administration process
- Identify potential items of concern for certain project types
- Be familiar with general construction terms and concepts

**TEXT:** All reading materials are provided online.

Recommended Instructional Hours: 10 Weeks

Delivery Methods Available: Online

Recommended AIB Credits: 2

### USA PATRIOT Act

0731

**AUDIENCE:** Bank personnel with deposit function responsibilities.

The USA PATRIOT Act has applications in almost all areas of the financial world. In this AIB course students will learn the key aspects of the Act and what is needed to implement its provisions. Student will also learn how this Act affects the sharing of certain types of information between financial institutions and law enforcement officials to identify transactions that may involve terrorist activity or money laundering.

After successfully completing this course, you will be able to:

- Describe the purpose of the USA PATRIOT Act
- Describe the types of accounts that pose the greatest risk to the bank for potential use by terrorists or those who fund terrorist activities
- Explain the required procedures for at risk accounts
- Describe the records that the bank must maintain regarding foreign correspondent and private banking accounts
- Explain how to respond to requests for information from FinCEN
- Describe the process for sharing information with other financial institutions

Recommended Instructional Hours: 0.5

Delivery Methods Available: eLearning

## AIB COURSE DESCRIPTIONS

### Workplace Spanish for Bankers

**SPAN**

**AUDIENCE:** Tellers, financial service associates, and other customer service representatives in banks and financial services firms who need to connect & communicate with Spanish speaking customers to process basic transactions efficiently.

The rapid growth of the Hispanic population & workforce has created critical communication challenges. Workplace Spanish® programs are designed to cut through language barriers by enabling adults to communicate, simply but effectively, with Spanish-speaking co-workers, customers or citizens. No grammar, no language rules, no prior Spanish experience necessary.

Depending on the length of the course and the needs of the participants, training will include these key topics that are important in this occupation:

- Greeting customers and asking basic language communication questions
- Numbers, time, timing, days of the week
- Customer service phrases
- Banking terminology
- Depositing and cashing checks
- Troubleshooting identification problems
- Opening credit and loan accounts

**TEXT:** Workplace Spanish for Bankers, 2005, Workplace Spanish, Inc.

Recommended Instructional Hours: 12-21

Delivery Methods Available: Live

### Writing Bank Correspondence

**1858**

**AUDIENCE:** Anyone who writes business correspondence such as letters to customers, memos, faxes, or e-mail messages.

This AIB course prepares participants to write effective business correspondence. It introduces a four-step writing process of planning, drafting, revising, and polishing memos and letters. Participants will apply their new skills in many brief exercises and in re-doing a sample of their own writing.

After successfully completing this course, you will be able to:

- Identify common barriers to writing effectively
- Describe a four-step process to write business correspondence
- Plan correspondence by analyzing the purpose and audience
- Use three principles of clarity to revise and improve writing drafts
- Describe special considerations in the format and use of faxes and e-mail messages

**TEXT:** Live: Writing Bank Correspondence, 2007, ABA; eLearning: All reading materials are provided online

Recommended Instructional Hours: 6 Live, 3 eLearning  
Recommended AIB Credits: 1/2

Delivery Methods Available: Live, eLearning