



UNIVERSAL ASSOCIATE CURRICULUM PLANNER

CONTENTS

LEVEL I – CORE UNIVERSAL ASSOCIATE (UA I)

OVERVIEW 1

CURRICULUM 2

COURSE DESCRIPTIONS..... 9

LEVEL II – RETAIL LENDER (UA II)

OVERVIEW 4

CURRICULUM 5

COURSE DESCRIPTIONS..... 16

LEVEL III – SMALL BUSINESS LENDER (UA III)

OVERVIEW 7

CURRICULUM 8

COURSE DESCRIPTIONS..... 20

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I)

CORE UNIVERSAL ASSOCIATE (UA I)

A Core Universal Associate processes transactions, manages accounts and assists customers in identifying products and services that meet their needs. The primary focus is on skills related to customer interface as well as knowledge of products and services. A more advanced level of knowledge in these areas is necessary to allow this employee to act as a consultant in assisting customers in uncovering needs and meeting financial goals. At the same time, a Core Universal Associate must be able to determine when it is appropriate to make referrals for customers who require assistance in an area beyond that level of expertise — such as mortgage or small business lending. In all, a Core Universal Associate will be able to:

- Identify customer needs and collaborate on possible solutions
- Manage customer relationships and communicate professionally
- Explain the features and benefits of all banking products and services
- Handle transactions
- Follow account opening procedures
- Know and explain the purpose of various federal regulations
- Maintain and explain the importance of account security and customer confidentiality
- Identify possible physical and information security risks and maintain security awareness

Passing the exam and achieving a Core Universal Associate certificate will indicate the individual possesses the fundamental knowledge necessary to succeed in this position.

The UA I curriculum provides comprehensive exam preparation and, given the expanded duties of branch staff, is appropriate for any employee looking to attain the status of a Core Universal Associate. The curriculum has been developed in a way that allows training to all employees regardless of experience level.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Curriculum

CORE UNIVERSAL ASSOCIATE (UA I)

The Universal Associate curriculum has been designed to train all employees regardless of experience level and has been divided into various skill and knowledge sets, each with its own certificate exam. In order to be granted access to the certificate exam related to each skill and knowledge set, learners are required to successfully pass the exam for each course listed within that set.

Course #	Skill and Knowledge Set A – Customer Interface	Estimated Course Completion Time
3102	Growing Relationships	30 minutes
3103	Check Handling Procedures	1 hour 5 minutes
3104	Detecting Forgery	1 hour 10 minutes
3105	Cash Handling Procedures	45 minutes
3107	Transaction Compliance Overview	1 hour 30 minutes
3108	Negotiable Instrument Basics	35 minutes
3123	Identity Theft Prevention	1 hour 35 minutes
3125	New Account Procedures	55 minutes
3155	Serving a Diverse Market	1 hour 10 minutes
3200	Creating Client Loyalty	30 minutes
3218	Determining Needs Through Collaboration	55 minutes
3220	Overcoming Obstacles to Relationship Building	50 minutes
3221	Onboarding New Accounts	40 minutes
3240	BSA: CIP Requirements	1 hour 10 minutes
3322	Enhancing the Client Experience	30 minutes
3407	Fraud Prevention Basics	1 hour 15 minutes
3502	Collaborative Needs Fulfillment	35 minutes
3602	BSA: Currency Transaction Reporting	1 hour 30 minutes
3807	FDIC Insurance: Account Structuring	20 minutes
3814	Americans with Disabilities: Removing the Barriers	30 minutes
3846	GLB: Protecting Consumer Privacy	20 minutes
3890	Crucial Conversations: Practical Advice	25 minutes
3911	Robberies and Other Threats	55 minutes
8141	Complying with OFAC	55 minutes
8157	Information and Cybersecurity Basics	40 minutes
8206	Financial Planning Basics	45 minutes
8217	Listening and Observation Skills	45 minutes
8302	Checking and Electronic Payments	40 minutes
8334	Preventing the Abuse of Vulnerable Adults	45 minutes
8511	Customer Confidentiality	45 minutes
Exam		
3951	Universal Associate Level I Customer Interface Exam	1 hour 30 minutes

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Curriculum

Course #	Skill and Knowledge Set B – Products and Services	Estimated Course Completion Time
3117	Suspicious Activity Reports	1 hour
3550	Checking	20 minutes
3552	Savings Products	15 minutes
3554	Direct Deposit	15 minutes
3555	Retirement Products	20 minutes
3556	Specialized Savings Products	20 minutes
3557	Account Security	20 minutes
3558	Basics of Account Ownership	30 minutes
3560	Mortgage Products	20 minutes
3562	Installment Loans	15 minutes
3563	Lines of Credit	20 minutes
3564	Education Loans	20 minutes
3565	Auto Loans	20 minutes
3566	Card Products	20 minutes
3569	Safe Deposit Boxes	35 minutes
3570	Notary Services	20 minutes
3572	Wire Transfers	15 minutes
3573	Online and Mobile Banking	30 minutes
3574	EMV Cards	25 minutes
3794	The Role of Interest at Your Bank	45 minutes
3810	Identity Theft: Maintaining Your Program	25 minutes
3816	Truth in Savings Act: The Basics	35 minutes
3822	U.S. Savings Bonds: The Basics	20 minutes
3832	Reg. CC: Funds Availability Requirements	25 minutes
3862	HSA: The Basics	20 minutes
3875	UDAAP Essentials	40 minutes
8142	Transaction and Savings Account Regulations	45 minutes
8308	Depository Trust Services	45 minutes
8504	IRAs	1 hour 10 minutes
8508	Regulation E: The Electronic Fund Transfer Act	55 minutes
8522	Education Savings Accounts	25 minutes
8605	Home Equity Products	30 minutes
Exam		
3952	Universal Associate Level I Products and Services Exam	1 hour 30 minutes

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Retail Lender (UA II)

RETAIL LENDER (UA II)

A Retail Lender has the knowledge to fully explain and administer consumer loans and mortgages. This employee develops and cultivates strong financial relationships with consumer loan and mortgage borrowers. A Retail Lender demonstrates a thorough understanding of the procedures by which these loans are made — as well as the regulations that govern them — and fully comprehends the basic principles of loan structuring. In all, this associate will be able to:

- Identify potential consumer loan solutions that meet the borrower's financing goals and increase the borrower's relationship with the institution
- Explain the loan process to borrowers
- Review and evaluate the creditworthiness of potential borrowers
- Follow proper loan interview and documentation procedures
- Understand and follow methods designed to protect the institution's investment
- Know what steps to take when dealing with troubled borrowers
- Understand lending laws and regulations for both consumer and mortgage loans
- Avoid actions that could be considered lending discrimination
- Recognize the common causes and be aware of the different types of bankruptcy
- Determine when the need for flood insurance exists
- Explain what debt collection practices are allowable under federal law

Passing the exam and achieving a Retail Lender certificate will indicate the individual possesses the fundamental knowledge necessary to succeed in this position.

Once completed, the UA II curriculum will provide comprehensive exam preparation and, given the expanded duties of branch staff, will be appropriate for any employee looking to attain the status of a Retail Lender. The curriculum has been developed to provide training to employees with various levels of experience.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Retail Lender (UA II) Curriculum

RETAIL LENDER (UA II)

The Universal Associate curriculum has been designed to train all employees regardless of experience level and has been divided into various skill and knowledge sets, each with its own certificate exam. In order to be granted access to the certificate exam related to each skill and knowledge set, learners are required to successfully pass the exam for each course listed within that set.

Course #	Skill and Knowledge Set A – Retail Lending	Estimated Course Completion Time
3420	Credit and Lending Fundamentals	50 minutes
3421	Regulatory Overview	50 minutes
3440	Inquiry vs. Application: Know the Difference	40 minutes
3561	HELOC I -- Your Home is Your Castle	20 minutes
8188	The E-Sign Act	20 minutes
8319	Regulation O: Insider Lending	30 minutes
8502	Building Financial Relationships	35 minutes
8506	Reg. Z for Open-End Credit	1 hour 5 minutes
8507	Reg. Z for Closed-End Mortgage Lending	1 hour 25 minutes
8510	CRA Compliance for Small Institutions	1 hour
8802	Reg. Z Basics	55 minutes
8828	Fair Service for All	35 minutes
8829	Fairness in Lending and Housing	25 minutes
8858	SCRA for Lenders	30 minutes
8873	BSA for Retail Lenders	25 minutes
Exam		
3953	Universal Associate Level II: Retail Lending Exam	1 hour 30 minutes

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Retail Lender (UA II) Curriculum

Course #	Skill and Knowledge Set B – Advanced Retail Lending	Estimated Course Completion Time
257	Mortgage Loan Servicing: Defaults and Foreclosures	1 hour 25 minutes
429	Consumer Lending: When Good Loans Go Bad	40 minutes
3143	Mortgage Lending: The Process	40 minutes
8114	The National Flood Insurance Reform Act	1 hour 5 minutes
8181	Mortgage Reform: Ability to Repay	25 minutes
8191	The Loan Estimate	20 minutes
8192	The Closing Disclosure	20 minutes
8226	Understanding REPSA, Part I	45 minutes
8227	The Basics of HMDA	1 hour 10 minutes
8242	Real Estate Appraisals and Evaluations	1 hour 5 minutes
8428	Consumer Lending: Credit Report Basics	1 hour
8824	Reg. B: Taking the Application	30 minutes
8825	Reg. B: Evaluating the Application	25 minutes
8826	Reg. B: Notifying the Applicant	35 minutes
8827	Unfair, Deceptive or Abusive Credit Practices	25 minutes
8760	Consumer Mortgage Relationships	15 minutes
8761	Matching Consumers with the Right Mortgage	30 minutes
8869	SAFE Act Registration	25 minutes
Exam		
3955	Universal Associate Level II: Advanced Retail Lending	1 hour 30 minutes

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III)

SMALL BUSINESS LENDER (UA III)

A Small Business Lender grows both deposit and lending relationships with small business customers. This employee is able to consult with customers on products and services that meet their financial management and credit needs. A key role for this individual is growing small business relationships and developing opportunities with prospects by acting as a knowledgeable advisor. In addition, a Small Business Lender is able to evaluate industry trends, cash flow and financial statements in order to structure small business loans. In all, this individual will be able to:

- Identify business development opportunities with prospects and current customers
- Market and provide guidance on institution's products and services
- Recommend products used by small businesses to maximize assets
- Analyze credit
- Evaluate small business documentation and industry trends
- Employ risk mitigation strategies for loan structuring
- Identify troubled borrowers and recommend workout options
- Handle referrals from other departments within the institution
- Oversee loan closings

Passing the exam and achieving a Small Business Lender certificate will indicate the individual possesses the fundamental knowledge necessary to succeed in this position.

Once completed, the UA III curriculum will provide comprehensive exam preparation and, given the expanded duties of branch staff, will be appropriate for any employee looking to attain the status of a Small Business Lender. The curriculum has been developed in a way that allows training to employees with various levels of experience.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III) Curriculum

SMALL BUSINESS LENDER (UA III)

The Universal Associate curriculum has been designed to train all employees regardless of experience level. In order to be granted access to the certificate exam, learners are required to successfully pass the exam for each course listed within the skill and knowledge set.

Course #	Skill and Knowledge Set – Small Business Lending	Estimated Course Completion Time
202	The Basics of Business Calling	1 hour 5 minutes
243	Marketplace and Management Risks	1 hour 5 minutes
246	Understanding Loan Structuring	50 minutes
350	The Early Warning Signs of Problem Credits	2 hours 15 minutes
468	Estimating Cash Flow: Personal Financial Statements	1 hour 15 minutes
470	Estimating Cash Flow: Individual's Basic Tax Return	1 hour 30 minutes
471	Estimating Cash Flow: Partner's Tax Return	1 hour 20 minutes
631	Accrual Accounting Basics, Part I	2 hours
632	Accrual Accounting Basics, Part II	2 hours
633	Accrual Accounting Basics, Part III	2 hours
646	Risks in Commercial Real Estate Lending	2 hours
649	Types of Commercial Real Estate	2 hours
892	Crucial Conversations with Commercial Customers	25 minutes
8244	Basics of Financial Statements	55 minutes
8245	Understanding Cash Flow	1 hour
8315	Continued Sales Skills Development	35 minutes
8324	The Basics of Business Bankruptcy	1 hour
8354	Strategies for Real Estate Workouts	1 hour 5 minutes
8420	Making Good Loans	1 hour
8421	Commercial Loan Documentation: The Players	55 minutes
8422	Commercial Loan Documentation: The Transactions	40 minutes
8423	Commercial Loan Documentation: Real Estate	1 hour 5 minutes
8424	Commercial Loan Documentation: UCC and Corporate Assets	55 minutes
8502	Building Financial Relationships	35 minutes
8645	Introduction to Commercial Real Estate Lending	1 hour 10 minutes
8647	Appraising Commercial Real Estate	50 minutes
8797	Risk Ratings - Commercial Loans	25 minutes
Exam		
3956	Universal Associate Level III: Small Business Lender Exam	1 hours 30 minutes

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

CORE UNIVERSAL ASSOCIATE (UA I)

Course Descriptions

Account Security – 3557

This course covers the basics of online account security, preparing certified universal associates with the information needed to advise clients on precautions they should take to keep their accounts safe.

Americans with Disabilities: Removing the Barriers – 3814

This course discusses the Americans with Disabilities Act (ADA), which prohibits discrimination against individuals with disabilities. The course is designed to help financial institution employees understand ADA requirements for working with prospects and account holders who have disabilities as well as ADA rules regarding hiring and employment practices.

Auto Loans – 3565

This course covers the basics of auto loans for consumers and how to communicate this basic information effectively. The goal is to prepare associates to respond to prospective car buyers and to present their institution's loans as the better alternative to dealer financing.

Basics of Account Ownership – 3558

This course explains requirements for opening several types of accounts, who has authority over account assets and how assets are transferred upon death of the owners.

BSA: CIP Requirements – 3240

The Bank Secrecy Act imposes requirements for identifying financial institution customers who are opening new accounts. The requirements are spelled out in federal regulations ordering the establishment of a Customer Identification Program (CIP) by every federally regulated institution. Coupled with Customer Due Diligence guidelines that depository institutions also are expected to follow, the CIP rules are important for detecting and deterring terrorist financial activity as well as money laundering and identity theft. This course is designed to introduce financial institution employees to CIP requirements and the Customer Due Diligence concept.

BSA: Currency Transaction Reporting – 3602

This course explains the special responsibilities of employees in preventing and detecting money laundering. Anti-money laundering rules in the Bank Secrecy Act require financial institutions to keep records of certain transactions and to report transactions involving large amounts of currency.

Card Products – 3566

This course summarizes the uses of credit, debit and prepaid cards sold and administered by most financial institutions. The goal is to prepare associates to address consumers' questions and direct them to the right card for their needs.

Cash Handling Procedures – 3105

This course explains how to properly handle cash as well as how to execute the most common paying and receiving functions. Employees will become familiar with the procedures for handling withdrawals as well as those for receiving various types of deposits.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

Check Handling Procedures – 3103

The cashing and depositing of checks are some of the most routine yet most important tasks performed at a financial institution. It's important for employees to handle these common service tasks as courteously and professionally as possible. This course examines the required elements of a check and prepares employees for meeting the institution's legal and policy requirements when making check-cashing and depositing decisions.

Checking – 3550

This course offers a quick look at the basics of checking accounts, and some products and services that can help customers manage their accounts. It also describes special-purpose checks that an associate may need to handle.

Checking and Electronic Payments – 8302

This course traces the route a check takes from the time it is written to the time it clears. The course also covers clearing house processing, the Federal Reserve and check truncation. Completion of the course will give staff members a basic understanding of today's check processing system and the combined impact of the Check 21 Act and growing electronic payment options on the use of checks and drafts and check processing.

Collaborative Needs Fulfillment – 3502

The days are long gone when financial institutions could succeed by simply "taking orders" for accounts. This course focuses on the importance of building strong financial relationships through collaboration. By listening carefully and asking smart questions, you can help retain existing account holders, recruit new ones and fulfill their needs.

Complying with OFAC – 8141

Depository institutions play an important role in protecting the United States by supporting the government's efforts to impose economic sanctions against foreign and domestic enemies of the United States. Those sanctions are administered by the U.S. Treasury's Office of Foreign Assets Control (OFAC). This course is a basic introduction to OFAC that describes what depository institutions must do to comply with its laws and regulations.

Creating Client Loyalty – 3200

This course focuses on two specific ways to earn client loyalty: by *committing to excellence* and by going the extra mile to create *trust*.

Crucial Conversations: Practical Advice – 3890

Whether a relationship is preserved or undermined can hinge on how you handle a crucial conversation, which is any conversation requiring you to say "no" to a request, a behavior or a situation. This course introduces three basic steps for handling crucial conversations. The aim is to arrive at a positive outcome that protects your underlying interests and also preserves your relationship with the other person.

Customer Confidentiality – 8511

Depository institution customers expect their financial records to be maintained in confidence. This course describes everyday routines that can help protect the privacy of financial information. It also discusses the legal implications of the Right to Financial Privacy Act, the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. General obligations of the financial privacy regulation mandated by the Gramm-Leach-Bliley Act also are covered.

Depository Trust Services – 8308

This course explains the trust services that are available through a depository institution and the role the institution can play as trustee or agent.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

Detecting Forgery – 3104

Employees who know how to spot potential forgeries can save an institution from expensive losses. This course shows how forgers work and helps learners spot the telltale signs of forgery. It also gives examples of how to handle people who present suspicious checks.

Determining Needs Through Collaboration – 3218

In today's branch, the most valuable staff members are ready to step into virtually any situation with a client at any stage of the relationship. Communication — with clients and between associates — is critical. Associates must be adept at providing efficient everyday service while remaining alert to the clues to new opportunities.

Direct Deposit – 3554

This course covers the basic functions of direct deposit, how it's arranged for both government payments and private paychecks, and how institutions keep account holders informed of their direct deposits.

(3554: 0.30 credits AAP®, APRP®)

Education Loans – 3564

Funding an education is a lot of work, and federal loans may not be enough. This course discusses the basics of private education loans, and the various types of loans available in financial institutions today.

Education Savings Accounts – 8522

The Coverdell Education Savings Account (ESA) is a tax-sheltered plan established by Congress in 1998. Contributions to the account are not deductible, but withdrawals to pay for qualified education expenses generally are tax-free. This course covers the basic rules for establishing and funding an ESA, as well as the provisions for taking distributions.

EMV Cards – 3574

Recent large-scale data breaches have prompted the implementation of newer technology in the fight against fraud resulting from counterfeit, lost and stolen credit and debit cards. Cards with an embedded microprocessor chip, known as EMV cards, are replacing long-used magnetic stripe cards — and are considered a much better option to avoid a fraudulent transaction. This course will explain EMV cards and examine why they are globally considered a positive step in the ongoing battle against cyber crime.

Enhancing Client Experience – 3322

This course examines the practices of service juggernauts Ritz-Carlton, Apple and Nordstrom as models for providing a superior client experience. It also explores some basic service skills that will enhance the level of satisfaction of individuals who visit your financial institution.

FDIC Insurance: Account Structuring – 3807

Strengthening customers' trust and confidence in the safety of their funds requires a good working knowledge of FDIC insurance and the ways accounts can be structured to maximize federal insurance coverage. This course is intended for universal associates, new accounts and customer service staff and focuses on structuring **joint accounts, trust accounts** and **retirement accounts**.

Financial Planning Basics – 8206

Frontline employees are in a unique position to recognize and act upon people's needs for financial planning assistance. All it takes is a general understanding of the average consumer's immediate and long-term financial needs, as well as an appreciation of all the ways financial planners can help people meet their financial goals. This course provides the necessary background information and explains how to spot need clues and refer account holders to the institution's financial planning experts.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

Fraud Prevention Basics – 3407

Employees who process transactions can help detect and prevent fraud aimed at financial institutions and their account holders. This course stresses that the most basic way to prevent fraud is always to follow institutional procedures for every transaction. The course also describes a number of common frauds and swindles, including the use of counterfeit currency, to prepare employees to recognize and deal with fraudulent schemes.

GLB: Protecting Consumer Privacy – 3846

Keeping financial records confidential is a regulatory requirement that applies to all depository institutions. It also is an essential aspect of good service. This course gives an overview of the financial privacy requirements of the Gramm-Leach-Bliley Act (GLB), as implemented by the **Privacy of Consumer Financial Information** regulation.

Growing Relationships – 3102

This course examines ways to take part in an effective onboarding process, and describes why it's easier to recognize — and meet — the additional product and service needs of consumers who have been effectively onboarded.

Home Equity Products – 8605

This course is designed to help employees who deal directly with clients discuss the features and benefits of open-end and closed-end home equity products. It begins with the concept of equity, which is the foundation of these products. The course also demonstrates a typical situation in which an employee listens for need clues and relates the benefits of home equity products to the prospective borrower. This course is not intended to provide regulatory guidance for lenders. That material is available in the compliance area of the library.

HSA: The Basics – 3862

The Internal Revenue Service (IRS) code permits eligible individuals to establish tax-sheltered health savings accounts (HSAs). This course provides basic information about eligibility requirements and explains how these accounts work.

Identity Theft: Maintaining Your Program – 3810

To comply with the Fair and Accurate Credit Transactions (FACT) Act, your institution has policies and procedures in place for identifying, detecting and responding to red flags that might indicate the risk of potential identity theft. This course summarizes the act's red flag requirements and outlines basic guidelines that apply to your role in maintaining your institution's program.

Identity Theft Prevention – 3123

Financial institutions not only safeguard customers' deposits, they are the guardians of customers' personal identifying information and financial data as well. Identity theft is one of the fastest growing white-collar crimes in the United States. The Federal Trade Commission estimates that millions of Americans fall victim to identity theft each year. This course examines ways an institution can protect its customers' privacy and help prevent identity theft.

Information and Cybersecurity Basics – 8157

Technology and its applications are changing our industry. Managing and protecting a growing mass of personal and financial data poses an enormous challenge for all of us. The course provides insight into the security risks banks face; the precautions that apply to computer hardware; software and everyday routines; the proper use of email and the Internet; and how to create strong passwords.

Installment Loans – 3562

This course covers installment loans, including some of their common uses, factors affecting eligibility and interest rates, and some popular alternatives to installment loans.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

IRAs – 8504

This course discusses the features and benefits of traditional deductible IRAs and Roth IRAs. After completing this course, employees will be able to explain eligibility requirements, contribution limits and withdrawal rules. The course includes a skill-building "On the Job" simulation, which allows employees to practice applying the information covered.

Lines of Credit – 3563

This course takes a closer look at lines of credit as an option for borrowers. It provides a description of three line of credit options: home equity lines of credit (HELOCs), personal lines of credit and credit cards.

Listening and Observation Skills – 8217

Sharpening your listening skills will help you build trust and solidify relationships with consumers. But messages aren't carried through word content alone — body language is a significant aspect of modern communications and relationships. This course will help strengthen your ability to listen and accurately interpret body language and vocal characteristics.

Mortgage Products – 3560

This course explains the features and benefits of the basic mortgage products available to consumers.

Negotiable Instrument Basics – 3108

This course describes various types of negotiable instruments and introduces learners to the procedures for handling negotiable instrument transactions.

New Account Procedures – 3125

Opening new accounts for customers is a crucial "first contact" procedure that can lead to profitable, long-term relationships. This course examines how to

- Properly identify new customers and verify their identities.
- Provide the necessary regulatory disclosures.

Notary Services – 3570

Notary services are critical to the products and services offered by financial institutions — from real estate, mortgage loans and lines of credit to deeds, trusts and wills — as well for their clients. This course examines the need for notary publics as well as their duties in a variety of official *fraud-detering* acts related to the signing of important documents.

Onboarding New Accounts – 3221

There has never been so much pressure on financial institutions to maximize the revenue and relationship potential of each account holder. With reduced fee income, narrow interest rate spreads, and consumer satisfaction wavering, there's a need to ensure that once someone opens a new account, every effort is made to help them understand and use their account, expand their relationship, and increase loyalty to your organization.

Online and Mobile Banking – 3573

This course covers the fundamentals of online and mobile banking, providing the information associates need to advise clients on service features and how to get started.

Overcoming Obstacles to Relationship Building – 3220

Building relationships on a foundation of trust isn't easy. There are any number of obstacles that can impede the process — including a lack of personal contact with clients, poor listening skills, client objections and a lack of confidence. Recognizing and dealing with these obstacles can help employees overcome them.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

Preventing the Abuse of Vulnerable Adults – 8334

Based on reported cases, every year millions of Americans become victims of some form of abuse, including an increasing prevalence of **financial abuse**. In fact, the Consumer Financial Protection Bureau (CFPB) calls financial exploitation of the elderly "the crime of the 21st century."

Reg. CC: Funds Availability Requirements – 3832

The Expedited Funds Availability Act, implemented by Regulation CC, tells depository institutions exactly when funds should be available in depositors' accounts. You're required by the same law to know what those schedules are. This course provides a basic overview of the funds availability schedules mandated by Reg. CC.

Regulation E: The Electronic Fund Transfer Act – 8508

This course explains your obligations and responsibilities as a provider of EFT services, and the general compliance requirements of Regulation E. Also discussed are the consumer's rights and liability, as well as some products and services governed by Reg. E.

Retirement Products – 3555

This course covers the basics of two popular retirement savings products: the individual retirement account (IRA) and the 401(k), including the differences between the traditional and Roth IRAs and between IRAs and 401(k)s.

Robberies and Other Threats – 3911

This course is designed to prepare employees for such threats as robberies, hostage situations, bomb threats and extortion attempts. You'll hear about these threats to security and safety from someone who knows *firsthand* what it's like to be threatened — and you'll find out how *he* responded to the ordeal.

The Role of Interest at Your Bank – 3794

Interest can most simply be defined as the fee that is paid for the use of someone else's money. Without interest, financial institutions like yours would not be able to function — and provide financial services for customers. This course explains interest for new employees and takes a closer look at the role it plays in the everyday operations of your bank.

Safe Deposit Boxes – 3569

This course gives an overview of safe deposit boxes and the convenience they provide for your account holders. It includes information on which personal items are usually kept in a safe deposit box and which items are best kept at home, and how a safe deposit box is accessed.

Savings Products – 3552

This course covers basic savings accounts and money market deposit accounts and CDs. The course defines each type of account and briefly describes their features.

Serving a Diverse Market – 3155

This course is designed to make employees aware of significant changes taking place in the American population and the implications of those changes for the financial services industry. The course explores diversity as a business matter that presents opportunities and challenges to employees and financial institutions.

Specialized Savings Products – 3556

This course covers basic education and health savings accounts, defining each type of account and outlining who may open and benefit from them.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level I – Core Universal Associate (UA I) Course Descriptions

Suspicious Activity Reports – 3117

This course describes a variety of potentially suspicious activities, including those that might have a terrorist, human smuggling or human trafficking connection. It also explains the requirements for filing a Suspicious Activity Report, or SAR.

Transaction and Savings Account Regulations – 8142

Successfully meeting the requirements of this course will help employees better understand why certain accounts must be set up as they are and why certain disclosures must be made. This enhanced product knowledge will help them answer customers' questions about account structures and requirements.

Transaction Compliance Overview – 3107

Whether cashing a check, accepting a large currency deposit or responding to an inquiry about interest rates or funds availability, **federal laws and regulations** come into play. This course provides an **overview of legal requirements**, focusing on the basics the — "ABCs" — of compliance. The discussion covers three key areas of compliance law: **anti-discrimination**, **banking services** and **criminal investigation**. The material further emphasizes that regulatory compliance offers an opportunity to provide good service.

NOTE: This course is an **overview** of several compliance laws and regulations, including the Americans with Disabilities Act, the Community Reinvestment Act, Regulation CC, Regulation E, the Truth in Savings Act, the Bank Secrecy Act, the Right to Financial Privacy Act, Privacy of Consumer Financial Information regulation, the Equal Credit Opportunity Act (ECOA), and the Fair Housing Act. More extensive information on most of these subjects can be found in other BVS courses.

Truth in Savings Act: The Basics – 3816

This course keeps the consumer perspective first and foremost as it explains basic requirements of the Truth in Savings Act. It gives a general overview of the law and then focuses on three areas that most directly affect employees as they work with consumers: responding to inquiries about deposit accounts, making required disclosures when opening new accounts, and answering consumers' common questions about periodic statements and subsequent disclosures.

U.S. Savings Bonds: The Basics – 3822

This course explains the basics of U.S. savings bonds and the proper procedure for redeeming them.

UDAAP Essentials – 3875

As efforts increase to combat unfair, deceptive or abusive acts or practices (UDAAPs) in the financial services industry, branch associates become ever more important because they're strategically positioned to help identify potential UDAAP issues. This course will help these employees understand and avoid contributing to any UDAAPs.

Wire Transfers – 3572

This course will look at the process for making a wire transfer and the advantages of this quick and secure form of cash transfer.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Lender (UA II) Course Descriptions

RETAIL LENDER (UA II)

Course Descriptions

The Basics of HMDA – 8227

This course is designed to take mortgage lending employees inside the Home Mortgage Disclosure Act's Loan/Application Register (the HMDA-LAR). The course gives an overview of the reporting procedures so employees understand what information regulators require.

BSA for Retail Lenders – 8873

This course focuses on Bank Secrecy Act requirements that apply when making retail loans. It outlines Customer Identification Program (CIP) requirements, explains the purpose of "Customer Due Diligence" policies and procedures, and covers suspicious activity reporting.

Building Financial Relationships – 8502

This course focuses on the importance of building strong financial relationships. Through a vigorous program of excellent service, sales and marketing, financial institution employees can retain existing account holders, recruit new ones and sell additional products and services.

The Closing Disclosure – 8192

This course discusses the Closing Disclosure. For loans that require a Loan Estimate and that proceed to closing, creditors must provide a Closing Disclosure reflecting the actual terms of the transaction.

Consumer Lending: Credit Report Basics – 8428

This course offers an introduction to credit reports: what they are, where the information comes from and how to interpret the data within. Because of variations in each reporting agency's presentation of credit information, the course does not focus on the specific details of any one report. Rather, it examines the general organization of credit reports and explains basic concepts for using information from these reports judiciously and responsibly.

Consumer Lending: When Good Loans Go Bad – 429

Designed for consumer lenders and service representatives, this course discusses ways to identify consumer loans that have an increased chance of going bad, what to do before these loans develop problems and how to deal with a borrower who has begun to miss payments. The course points out how research, documentation and teamwork all go together to help lenders handle problem loans. Ultimately, the lender's goal is to save the loan and the relationship with the borrower.

Consumer Mortgage Relationships – 8760

A mortgage loan is one of the most significant financial decisions a consumer will ever make, and it's a foundational product for mortgage lenders in the pursuit of loyal consumer relationships. This course reveals what borrowers want most and how client-centric lenders can turn even reluctant consumers into loyal borrowers.

CRA Compliance for Small Institutions – 8510

This course explains the federal requirements "small" institutions must meet to prove reinvestment in their communities through affirmative programs in credit and community involvement. The course also covers rules for "intermediate small" institutions. The asset-size thresholds for all banks change each year. Those thresholds can be found in the Compliance Center.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Lender (UA II) Course Descriptions

Credit and Lending Fundamentals – 3420

When consumers visit your financial institution, it's important to have knowledgeable and well-rounded employees on staff who are able to assist them by answering basic questions and explaining fundamental concepts related to credit and lending. This course will identify the information an employee needs to know in order to explain the principles of credit and lending — the lending process — key credit and lending terms and definitions — loan repayment structures and loan products and services offered at most depository institutions.

The E-Sign Act – 8188

This course describes the main requirements of the Electronic Signatures in Global and National Commerce (E-Sign) Act.

Fair Service For All – 8828

Discrimination — whether intentional or not — is not only illegal, it's also bad business. This course helps employees understand the causes of discrimination and discover how to provide fair, high-quality service for all.

Fairness in Lending and Housing – 8829

This course discusses the framework for fair lending established by the Equal Credit Opportunity Act and the Fair Housing Act. It also highlights three major types of lending discrimination and suggests ways of avoiding discriminatory lending practices.

HELOC I -- Your Home is Your Castle – 3561

Over time, homes build up equity. With a home equity line of credit, also known as a HELOC, homeowners can turn that equity into cash. This course explains the basics of HELOCs.

Inquiry vs. Application: Know the Difference – 3440

When employees at your financial institution interact with consumers seeking credit, it's critical that they understand the difference between an inquiry and an application. Failure to distinguish between the two can lead to violations of Regulation B. This course will identify when the levels of information exchanged tip the conversation from one side to the other — and how these interactions with consumers must be navigated in order to remain in compliance.

The Loan Estimate – 8191

This course looks at the Loan Estimate (LE), and explains the major differences from the old "Good Faith Estimate" (GFE) and Truth in Lending early disclosures.

Matching Consumers with the Right Mortgage – 8761

Properly serving mortgage applicants requires a strong understanding of the applicant's financial position and other factors that will help determine the most appropriate mortgage for each borrower.

Mortgage Lending: Ability to Repay – 8181

This course offers an overview of rules issued by the Consumer Financial Protection Bureau (CFPB) that require mortgage lenders to consider consumers' ability to repay home loans before extending credit. It explains what information needs to be taken into consideration when making mortgage loans and characteristics of a qualified mortgage.

Mortgage Lending: The Process – 3143

This course provides an overview of residential mortgage lending, from application through loan servicing. It introduces lenders to key regulatory requirements that affect the loan process and also discusses service issues, such as the importance of helping borrowers understand this major financial transaction.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Lender (UA II) Course Descriptions

Mortgage Loan Servicing: Defaults and Foreclosures – 257

This course is the third in BVS's three-part Mortgage Loan Servicing Series. Focused on residential loan servicing, the series is designed to help servicers steer clear of the oversights, problems and violations that might be looked for by a regulatory examiner. The content is structured largely around on the mortgage servicing examination procedures published by the Consumer Financial Protection Bureau (CFPB).

The National Flood Insurance Reform Act – 8114

This course outlines the requirements lenders must follow when making, increasing, extending or renewing loans secured by improved real estate that is or will be located in a special flood hazard area. It trains lenders to recognize the situations in which federal flood insurance is required and to comply with the sometimes confusing requirements of the law. The course covers the flood insurance determination procedure and the lender's obligation to "force place" flood insurance under certain circumstances.

Real Estate Appraisals and Evaluations – 8242

Banks are required to have adequate appraisal and evaluation programs for commercial and consumer real estate-related loans. This course explains regulations governing when appraisals are required, who must prepare appraisals and what information they must contain. It also covers guidelines provided by regulators concerning prudent appraisal and evaluation policies, procedures, practices and standards.

Reg. B: Evaluating the Application – 8825

Regulation B, which implements the Equal Credit Opportunity Act, is designed to prevent discrimination against certain groups or individuals when they apply for credit. This course deals with the basic provisions of Reg. B that mandate fairness when **evaluating applications** for consumer credit.

Reg. B: Notifying the Applicant – 8826

Regulation B, which implements the Equal Credit Opportunity Act, is designed to prevent discrimination against those who apply for credit. This course deals with the basic provisions of Reg. B that mandate fairness when notifying consumer applicants of a loan decision.

Reg. B: Taking the Application – 8824

This is a Reg. B basics course covering what may and may not be asked of a credit applicant, and how to distinguish an application from an inquiry and a prequalification request from a preapproval.

Reg. Z Basics – 8802

Anyone who works in any aspect of providing closed-end and open-end credit to consumers needs to be familiar with Regulation Z, which implements the Truth in Lending Act. Reg. Z's primary function is consumer protection. This course provides an overview of what employees need to know and do to comply.

Reg. Z for Closed-End Mortgage Lending – 8507

This course explains the various disclosure requirements for closed-end mortgage loans that are subject to Regulation Z. Special emphasis has been given to compliance requirements for the TILA-RESPA Integrated Disclosures, including the Loan Estimate, Closing Disclosure and other disclosures such as for adjustable-rate mortgages and consumer's right of rescission. The course will help lending professionals avoid commonly reported disclosure compliance errors.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level II – Lender (UA II) Course Descriptions

Reg. Z for Open-End Credit – 8506

This course explains the requirements of Regulation Z for open-end credit products, such as home equity and overdraft protection lines of credit. It does not include detailed information on credit cards. Another course, "Reg. Z Credit Card Rules," focuses on credit card requirements.

Regulation O: Insider Lending – 8319

Regulation O prohibits preferential lending to insiders, establishes lending limits for insiders and spells out record-keeping and disclosure requirements. This course examines various provisions of Regulation O and discusses the steps banks and thrifts must take to ensure compliance.

Regulatory Overview – 3421

There are numerous government laws that financial institutions must comply with when taking applications and consummating loans and executing other financial transactions. As a result, compliance errors can occur without careful attention to detail on the part of the institution. This course will cover the fundamental information you should know about each of these laws in order to help your institution be in compliance and avoid violations. This course is meant to provide a high-level overview of regulatory information.

SAFE Act Registration – 8869

The SAFE Act establishes requirements for the registration and licensing of all individuals who are mortgage loan originators (MLOs). MLOs who work for an insured depository institution — or its owned or controlled subsidiary that is regulated by a federal banking agency — are required to be registered. All others must be licensed by their states.

SCRA for Lenders – 8858

The United States military build-up and the increasing use of military reserves and National Guard units requires most financial institutions to deal with the provisions of the Servicemembers Civil Relief Act (SCRA) of 2003. The law is an updated version of the Soldiers' and Sailors' Civil Relief Act (SSCRA), which postpones and/or modifies some loans and other civil obligations of military personnel and allows them to give full attention to their military duties. The SCRA includes significant requirements that affect lenders.

Understanding RESPA, Part 1 – 8226

Home mortgage lending is an important source of business for financial institutions, but it also can be a source of confusion when it comes to the disclosures that must be made to borrowers. Part I of Understanding RESPA deals with the settlement procedures and servicing requirements of the Act and its Regulation X. Part II takes a closer look at the disclosures themselves.

Unfair, Deceptive or Abusive Credit Practices – 8827

This course will help you avoid unfair, deceptive or abusive acts or practices (UDAAPs) in your loan transactions.

The course explains regulatory expectations as to what banks *should not include* in their lending contracts and what they *should avoid* in their lending practices.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III) Course Descriptions

SMALL BUSINESS LENDER (UA III)

Course Descriptions

Accrual Accounting Basics, Part I – 631

This first of three courses in our Accrual Accounting Basics series reviews the basic rules of accrual accounting and the fundamental construction of financial statements. The course focuses on the fact that while accountants **prepare** accurate financial statements, lenders are more interested in **analyzing** the information the statements contain, especially as that information relates to the ability of a commercial borrower to pay back a loan.

Accrual Accounting Basics, Part II – 632

This second of three courses in the Accrual Accounting Basics series is designed to reinforce the accrual accounting concepts and techniques presented in Part I. The course is built around scenarios featuring the operation of three fictional companies. Since the underlying premise of the course is that one learns accrual accounting by doing it, each scenario presents operational transactions that require the employee to accurately analyze the dual effect on the accounting equation. Then, the employee will create the journal entries, post the accumulated entries to the ledger and take a trial balance.

Accrual Accounting Basics, Part III – 633

This final course in the Accrual Accounting Basics series is intended to improve employees' understanding of the accrual accounting cycle in order to help prepare them to analyze the creditworthiness of companies seeking credit.

The course leads employees through the accounting cycle steps not covered in Parts I and II, with a focus on how to accurately make **adjusting and closing entries**. The employees see how adjusting entries affect the preparation of an adjusted trial balance and the financial statements. The course also explains how closing entries affect the preparation of a post-closing trial balance.

Appraising Commercial Real Estate – 8647

A real estate appraisal is an important tool in the commercial lender's toolbox — but it is only *one* tool. In this course, we'll not only examine appraisals, we'll also look at real estate underwriting from a regulatory guidance standpoint and study some of the quantitative tools of real estate valuation, including the use of capitalization rates and discounted cash flow analysis.

The Basics of Business Bankruptcy – 8324

This course covers the basics of the most commonly used chapters of the Bankruptcy Code — their differing purposes, the players and their roles. An understanding of the Code allows loan officers to:

- Effectively plan lending relationships
- Monitor existing loans
- Protect their rights when a borrower files for bankruptcy
- Better communicate with in-house and outside legal counsel regarding loans headed for or already in bankruptcy

The Basics of Business Calling – 202

This course introduces learners to the sales techniques and organizational approach to business calling. It is designed for the new financial services professional and as recurrency training for the experienced professional. The course includes dramatic scenarios that demonstrate the kinds of selling behavior that make a successful commercial call.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III) Course Descriptions

Basics of Financial Statements – 8244

This course is designed to provide employees with a basic understanding of balance sheets and income statements and demonstrate how information in the two statements is related. Employees also are introduced to the concepts of liquidity, leverage, profitability of sales and financial productivity as they are evidenced by the balance sheet and income statement.

Building Financial Relationships – 8502

This course focuses on the importance of building strong financial relationships. Through a vigorous program of excellent service, sales and marketing, financial institution employees can retain existing account holders, recruit new ones and sell additional products and services.

Commercial Loan Documentation: The Players – 8421

If you're a commercial lender, you probably have a good idea of how important proper documentation and procedure is. That's how you make strong loans for your institution. This course explores proper commercial loan documentation procedures, how to avoid problems associated with documenting borrowers and how to properly document third-party relationships.

Commercial Loan Documentation: Real Estate – 8423

This course in the Commercial Loan Documentation Series focuses on documentation for real estate loans. It covers short-term construction lending as well as permanent loans for owner-occupied and income-producing properties. Since every institution has its own standard documentation checklists and document templates, the course stays on the conceptual level, examining the functions of various documents and how they relate to each other.

Commercial Loan Documentation: The Transactions – 8422

The forms and documents your institution uses for a loan transaction could be quite different from those at other institutions. The look and design may differ, but it's the substance — or structure — of a credit facility that really matters. This course explores the loan structuring that drives the documentation used in a commercial loan transaction.

Commercial Loan Documentation: UCC and Corporate Assets – 8424

Certain key documents are required to attach and perfect a security interest in collateral for a commercial loan. This Commercial Loan Documentation Series course explains basic concepts of secured commercial lending and discusses the requirements of UCC Article 9. It also covers special documentation requirements for certain types of collateral, including titled motor vehicles, aircraft, boats and U.S. government contracts, among others.

Continued Sales Skills Development – 8315

This course is designed to reinforce employees' basic sales skills. It focuses on three fundamental areas of the sales process: interpreting spoken and unspoken communication, gaining the sales prospect's trust and employing productive communication techniques. "Continued Sales Skills Development" also puts emphasis on practicing skills through a number of interactive exercises.

Crucial Conversations with Commercial Customers – 892

How do you deal with broken loan covenants without endangering your relationship with a valued commercial borrower? How do you hold your ground on a price increase when a commercial customer wants a discount? Whenever you have to say "no" to someone, you're involved in a crucial conversation. This course demonstrates how to apply the three-step process for handling crucial conversations to your interactions with commercial customers. The course "An Introduction to Crucial Conversations" describes the process in detail and is a prerequisite for this course.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III) Course Descriptions

The Early Warning Signs of Problem Credits – 350

Being able to recognize early signs of trouble is one key to limiting loan losses. This course focuses on helping lenders spot those warning signs of potential commercial loan problems. It discusses common mistakes made by lenders and company managers, and emphasizes the importance of searching for the management/operational problems that lie behind financial early warning signs. An interactive case study requires the learner to examine a fictional company's financial position and to identify early warning signs of trouble.

Estimating Cash Flow: Individual's Basic Tax Return – 470

This course — a case study — concerns a man who has fallen behind on his mortgage payments. Lending personnel are assigned to do a quick cash flow analysis to determine why he has not been making payments. In the process of completing this assignment, they see how taxes influence cash flow and learn which sections of the tax return are most relevant for cash flow estimation. They're also reminded of the importance of using information from the personal financial statement to get a more complete picture of an individual's financial situation. Lending personnel should complete "Estimating Cash Flow: Personal Financial Statements" before taking this course.

Estimating Cash Flow: Partner's Tax Return – 471

This course — a case study — builds on information in "Estimating Cash Flow: Personal Financial Statements" and "Estimating Cash Flow: Individual's Basic Tax Return," which are prerequisites. The case study examines the personal tax return of Jerome Partner and the Schedule K-1 submitted by The Good Group, the limited liability company of which he is a member. (A limited liability company is a type of partnership. Its owners are called members.) While completing worksheets to estimate Partner's historical cash flow, lending personnel will see how income and expenses flow through from a company to the partners.

Estimating Cash Flow: Personal Financial Statements – 468

This course is designed to improve commercial loan officers' ability to use information in a loan guarantor's personal financial statement to estimate the probability of loan repayment. Lending personnel who complete this course will understand how to interpret a personal financial statement, know when it's necessary to follow up with the guarantor, be able to calculate adjusted net worth and be able to use the financial statement to help determine historical personal cash flow. (In order to get a complete picture of a guarantor's cash flow, it's also necessary to examine a personal tax return. That process is discussed in other courses in the "Estimating Cash Flow" series.)

Introduction to Commercial Real Estate Lending – 8645

This first course in our series on commercial real estate fundamentals will help you answer such questions as:

- How do the loan purpose and repayment sources for an owner-occupied real estate loan differ from a commercial loan secured by real estate?
- What is the significance of a credit sponsor's "stake" in a commercial real estate transaction?
- How do you know when a real estate loan proposal should be studied by a more experienced commercial real estate officer?
- What are the quantitative techniques used to analyze income-property loans?
- How do you construct a basic income-property cash flow statement and sensitivity analysis?

Making Good Loans – 8420

The profitability of a depository institution is often greatly affected by the quality of its commercial loan portfolio. This course reviews the basic steps in the commercial loan process, emphasizing the importance of balancing the needs of the borrower with those of the institution.

[\(Return to Contents\)](#)

UNIVERSAL ASSOCIATE

Level III – Small Business Lender (UA III) Course Descriptions

Marketplace and Management Risks – 243

The first step a lender should take before attempting to analyze a company's financial information is to develop an understanding of the market in which the company operates. That should include an understanding of the industry, how the company operates within that industry and how the company itself is managed. This course, part of the *Financial Analysis Skills Training Series*, prepares less-experienced lending personnel to identify potential industry risks and to begin analyzing risks related to an individual company's management team.

Risks in Commercial Real Estate Lending – 646

It's important for lenders to understand the kinds of risks inherent in real estate lending and learn to mitigate those risks with appropriate strategies. Such an understanding lays the foundation for determining the commercial advantages and disadvantages of a real estate proposal in the marketplace. This second course in our series on commercial real estate fundamentals will help you answer such questions as:

- What are the general risks in real estate lending and why do they differ from general commercial lending risks?
- What are the general strategies lenders can adopt to mitigate real estate lending's special risks?
- What are the skills needed to formulate conclusions with respect to a property's chances for success?
- What are the qualitative factors (the property characteristics) that affect the value of collateral?

Risk Ratings - Commercial Loans – 8797

Credit risk management is essential in the long-term success of any financial institution. While every commercial loan comes with a certain level of risk, the more information a lender has about a loan applicant, the clearer the decision on whether that risk is worth taking. This course is designed to provide guidance to commercial lenders on how to appropriately risk rate a commercial loan or commercial loan relationship.

Strategies for Real Estate Workouts – 8354

This course is designed to help commercial lenders understand the differences between real estate workouts and other commercial loan workouts. The course discusses alternatives to workouts for problem real estate loans and explains some particular workout strategies for real estate credits. It also identifies problems that are unique to real estate workouts.

Types of Commercial Real Estate – 649

Commercial real estate properties possess different characteristics depending on their type — whether they are office buildings, apartment projects, retail properties, or special purpose projects such as hotels, restaurants and care facilities. Identifying and understanding their various characteristics is critical in making the proper underwriting decision. The course includes a comprehensive **case study** that allows you to put into play the skills and understanding gained from the tutorial.

Understanding Cash Flow – 8245

This course gives learners a basic understanding of cash flow and the various types of cash flow statements. It includes a basic analysis of cash flow and how to match cash flow with projected loan repayment. Learners will gain an understanding of the basic relationships between the balance sheet, income statement and cash flow.

Understanding Loan Structuring – 246

Part of the *Financial Analysis Skills Training Series*, "Understanding Loan Structuring" builds on the concept that cash flow repays loans. This course demonstrates that proper loan structuring optimizes the use of cash flow to provide timely payout of a loan. The course also stresses that by identifying the purpose of a loan, the proper structure can be chosen. Seasonal, term and bridge loans are covered.

[\(Return to Contents\)](#)



T. 800.553.5972 | [bvs.com](https://www.bvs.com)