



One Mission. Community Banks.

Frontline Microlearning On-Demand Modules



Funds Availability Under Reg CC

CTR Fundamentals

Suspicious Activity Reporting & Red Flags

Top 10 Accountholder Questions

Avoiding Discrimination: UDAAP & Fair Lending

Consumer Privacy

Presented by CBAI

Introduction

WHY PARTICIPATE?

Power up your frontline with consumer compliance know-how with these must-attend microlearning modules! Arm your frontline with the information and tools needed to meet regulatory expectations and provide excellent service. **Each of the six modules is 10-15-minutes - perfect for new hires or on-going training.** Order Frontline Microlearning for your frontline today!

ON-DEMAND MODULES

Order your recorded modules for 24/7 access to this vital training, including audio, visuals and handouts, which can be viewed any time that is convenient for you.

Additionally, our free digital copies let you download the modules and materials to add to your permanent training library. We even provide the presenters' email addresses for follow-up questions! **This shelf-stable series does not expire.**

Listen on your iPad, iPhone, or Android

(Instructions are emailed to you with the on-demand modules).

Topics

FUNDS AVAILABILITY UNDER REG CC

CTR FUNDAMENTALS

SUSPICIOUS ACTIVITY REPORTING & RED FLAGS

TOP 10 ACCOUNTHOLDER QUESTIONS

AVOIDING DISCRIMINATION: UDAAP & FAIR LENDING

CONSUMER PRIVACY

All On-Demand Modules Available Beginning on January 1, 2020

MEET YOUR PRESENTER

Dawn Kincaid of Brode Consulting Services, Inc. began her banking career while attending The Ohio State University, Columbus, OH. She has 17 years' experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-

audits and risk assessments and organized implementation of new products and services. Kincaid has served in the roles of compliance, BSA/AML, CRA, privacy and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, coordinated internal and external audits and exams and presented for numerous state associations.

FUNDS AVAILABILITY UNDER REG CC

An accountholder wants cash back from a deposit transaction. How much is available on the day of deposit? When are the rest of the funds available? Should a hold be placed on the check? Learn to handle these transac-

tions with ease. (Note: this module provides correct information for both before and after the Reg CC changes on July 1, 2020.)

CTR FUNDAMENTALS

You are processing a transaction when the currency transaction report (CTR) screen appears! Learn best practices for obtaining CTR information from the ac-

countholder to accurately complete the required data fields and avoid common errors.

SUSPICIOUS ACTIVITY REPORTING & RED FLAGS

Can you spot the red flags that could indicate money laundering, identity theft or elder financial exploitation? This session provides examples of potentially suspicious

activity and how to report that activity to your manager or BSA officer.

TOP 10 ACCOUNTHOLDER QUESTIONS

Understanding how compliance regulations impact transaction limits, fees and accountholder liability is essential to providing great service – and preventing tense situations from escalating. Join us to learn an-

swers to common questions including overdrafts, excessive transactions, stop payments, unauthorized transactions and more.

AVOIDING DISCRIMINATION: UDAAP & FAIR LENDING

Regulators are serious about consumer protection and do not tolerate discrimination in any form. The frontline plays an essential part in avoiding unfair,

deceptive, or abusive acts or practices (UDAAP) and preventing all types of discrimination.

CONSUMER PRIVACY

Financial privacy. It's a vital part of consumer protection – and a major compliance issue. Do you know what you can and can't say and to whom? What about

suspicious activity reports (SARs)? Learn the relevant regulations and best practices for protecting this fundamental right.

Registration Forms and Fees

FRONTLINE MICROLEARNING ON-DEMAND MODULES (SIX SESSIONS)

Pricing	CBAI Member	Non-Member*
On-Demand Module Series	\$275	\$475

***Only financial institutions/firms eligible for CBAI membership.**

***CDD Discount does not apply to these modules.**

FRONTLINE MICROLEARNING MODULES:

1. Funds Availability Under Reg CC
2. CTR Fundamentals
3. Suspicious Activity Reporting & Red Flags
4. Top 10 Accountholder Questions
5. Avoiding Discrimination: UDAAP & Fair Lending
6. Consumer Privacy

Name _____

Bank _____

Address _____

Phone _____ Email* _____

**(E-mail address required for registration).*

Fax this registration form to: 217/585-8738 Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card _____ Card Number _____

Billing Address of Card _____

Expiration Date _____ Three-Digit Security Code _____ *(MasterCard, Visa, & Discover accepted)*

For More Information

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