

## January 19, 2025

# Course Updates & Changes

The following document outlines:

- New courses released
- Regulation updates and affected courses
- Maintenance updates
- Retired courses

Please review and update your customized courseware, training programs, and LMS as applicable.

## New Releases:

### Directors Education Series

#### 2501 - Beneficial Ownership – It's Complicated – 254742

**Description:** Phasing in the beneficial ownership national database has been complex and time consuming. Many of the lawsuits are getting settled, and it looks like this slow moving and cumbersome change will happen. Your business customers are getting registered, but what about your institution's procedures? Learn more about what to anticipate as time progresses for the financial institution.

### Core Compliance Suite

#### 2412 - Bi-Monthly Compliance Briefing - December (OnDemand) – 277492

**Description:** A bi-monthly update to help you keep up with changes and deadlines in the compliance area in a quick and easy format.

#### 2411 - 2024 Fair Lending Update (OnDemand) – 253241

**Description:** Fair lending continues to be the hot topic in 2024, and the environment we find ourselves in as an industry continues to be dynamic. This session is an in-depth discussion of the new expectations and priorities that will help you ensure your program is up-to-date and ready for your next exam.

## Financial Foundations E3 Series

**Series description:** The Financial Foundations E3 series is a comprehensive training program designed to equip your client-facing employees with the knowledge, skills, and confidence needed to effectively educate and engage customers on common financial matters. Our courseware ensures that employees can deliver accurate, clear, and empathetic financial guidance, fostering trust and long-term relationships with customers.

### Banking Essentials: Guiding Customers Through Account Options - E3 – 270648

**Description:** Master the basics of bank accounts to better assist your customers in making informed decisions. This course covers the essential features and benefits of checking accounts, savings accounts, certificates of deposit, money market accounts, custodial accounts, and trust accounts. Learn how to explain each account type clearly and effectively, empowering your customers to choose the right options for their financial needs and goals. Enhance your conversations with practical knowledge that builds trust and confidence in your guidance. This course takes about 30 minutes to complete.

### Credit Fundamentals: Guiding Customers Through Consumer Credit Options - E3 – 270676

**Description:** Enhance your ability to assist customers with their credit needs by mastering the basics of consumer credit. This course provides a comprehensive overview of credit cards, mortgages, home equity loans, auto loans, and personal loans. Learn how to explain the features, benefits, and responsibilities associated with each credit option, enabling you to guide customers in making informed borrowing decisions. Improve your conversations with actionable insights that help customers understand and manage their credit effectively. This course takes about 25 minutes to complete.

### Digital Banking Essentials: Guiding Customers Through Modern Financial Tools - E3 – 270654

**Description:** Help your customers stay ahead in the digital age by mastering the basic digital tools they should use daily. This course covers mobile banking apps, robo-advisors, investment software programs, and payment systems such as Venmo and Zelle. Learn how to explain the features and benefits of these tools, empowering your customers to leverage technology for better financial management. This course takes about 20 minutes to complete.

### Retirement Accounts 101 - E3 – 270655

**Description:** Equip yourself with essential knowledge about retirement accounts to better assist your customers. This course covers the basics of traditional and Roth IRAs. Learn how to explain the features, benefits, and tax implications of each account type, empowering your customers to make informed decisions for their retirement and education savings. This course takes about 20 minutes to complete

### Fraud Awareness: Guiding Customers on Preventing Scams and Identity Theft - E3 – 270713

**Description:** Empower yourself with the knowledge to protect your customers from fraud, scams, and identity theft. This course covers the basics of common fraudulent schemes, scam tactics, and identity theft prevention. Learn how to identify warning signs and educate customers on best practices for safeguarding their personal information. Enhance your conversations with practical advice and strategies to help customers stay vigilant and secure in the digital age. This course takes about 30 minutes to complete

### Savings Essentials: Guiding Customers to Financial Security - E3 – 272325

**Description:** This course equips you with essential strategies to address the common challenge of insufficient savings among your customers. Explore the importance of building emergency funds, various savings strategies, and the crucial role of liquidity in financial planning. Learn how to initiate meaningful conversations that empower customers to take proactive steps towards financial stability and preparedness. This course takes about 20 minutes to complete

### Mastering Retirement Planning: Empowering Customers for Secure Futures - E3 – 270719

**Description:** Learn to address familiar challenges related to underfunded retirement plans among customers. This course delves into the critical aspects of retirement planning, including maximizing contributions, understanding fees and penalties, catch-up strategies for late starters, and practical suggestions for beginners. Gain the knowledge and confidence to engage customers in informed discussions that support their journey towards a secure and comfortable retirement. This course takes about 30 minutes to complete

## Budgeting Basics: Helping Customers Manage Budgeting and Savings Practices - E3 – 270662

**Description:** Equip yourself with the skills to guide customers towards effective budgeting and savings practices. This course provides you with a foundational understanding of managing income and expenses, teaching you how to help customers create and maintain a realistic budget. Learn practical tips and strategies for encouraging savings habits, enabling you to have impactful conversations that support customers in achieving their financial goals and building a secure financial future. This course takes about 20 minutes to complete.

## Debt Management: Guiding Customers on Smart Borrowing Techniques - E3 – 270652

**Description:** Gain the essential knowledge and tools to help your customers manage debt effectively. This course covers the basics of credit scores and reports, providing you with the insights needed to explain these concepts clearly to customers. Learn strategies for debt reduction and understand the differences between good debt and bad debt. By the end of this course, you will be equipped to have meaningful conversations that empower customers to take control of their financial health and make informed borrowing decisions. This course takes about 30 minutes to complete.

## Cybersecurity Scenarios Series

**Series description:** The Cybersecurity Scenarios series provides an opportunity to apply your knowledge of cybersecurity concepts to real-world case studies.

## Cybersecurity Advanced Series

### AI Security Threats

**Description:** In recent years, artificial intelligence (AI) has emerged as a transformative technology with the potential to revolutionize various industries. However, along with its numerous benefits, AI presents new and evolving security threats that organizations and individuals must navigate. This course provides an overview of AI security threats and equips learners with the knowledge and tools to mitigate these risks effectively. This course takes about 15 minutes to complete.

### An Introduction to Insider Threats

**Description:** Across the globe, organizations spend countless hours working to keep sensitive data out of the hands of cybercriminals. This task has become even more difficult to manage due to an increasing number of data compromises that stem from insider threats. This threat from within, or “insider threat” can be successfully addressed using the strategies shared in this

module. In this module we will discuss the three types of insider threats, some recognizable behaviors associated with each type and provide simple yet effective strategies to counteract each threat. This course takes about 7 minutes to complete.

### Phishing Defense Essentials

**Description:** Learn how to stay ahead of hackers and cyber criminals who aim to steal data and insert malicious payloads by learning and applying the best practices outlined in this module. This course takes about 7 minutes to complete.

### Preventing Malware: Mobile Devices

**Description:** This course acknowledges the commonplace usage of mobile devices at work and explains key vulnerabilities that users must be aware of. By mastering the information presented in this course you will be able to help defend your mobile devices from security threats. This course takes about 7 minutes to complete.

### Ransomware: How to Defend Yourself

**Description:** Ransomware is a type of malicious software used by hackers to encrypt files and other functions from a user until the victim pays a “ransom.” This form of cyberattack has become one of the most used and most costly threats to businesses and individuals alike. By mastering the information presented in this course you will be able to help defend your personal and workplace data from ransomware threats. This course takes about 4 minutes to complete.

### S-A-F-E Web Browsing

**Description:** Upon completion of this module, you will be able to recognize scams used by cybercriminals that exploit consumers browsing the web, apply the S-A-F-E model to help protect against threats associated with browsing the web, and use the best practices discussed in this module to help improve your overall web browsing experience. This course takes about 15 minutes to complete.

### Security Awareness Basics

**Description:** This module covers two of the most dangerous cyber-threats to any organization: malware and phishing. This module teaches learners the importance of being “security aware” and making safe, security-conscious decisions on a day-to-day basis to help thwart these menacing cyber-attacks. This course takes about 15 minutes to complete.

### The Malware Threat

**Description:** Malware is any type of software that is intended to damage or disable computer systems. It is often used to steal information, destroy, or lock users from data, or disrupt operations. This course defines malware and the associated security threats and describes common types of malware. By mastering the information presented in this course you will be able to help defend your personal and workplace data from these threats. This course takes about 5 minutes to complete.

### Working Securely from the Home

**Description:** Mobile computing devices combined with online workplace collaboration platforms and video conferencing make working from home easier than ever. However, working outside of an organization’s secured facilities can expose a remote worker and his/her workplace’s assets to additional cyber threats. This course will provide the best practices for working securely from home and help one to defend against these threats. This course takes about 9 minutes to complete.

## Cybersecurity Fundamentals Series

### AI Security Threats

**Description:** In recent years, artificial intelligence (AI) has emerged as a transformative technology with the potential to revolutionize various industries. However, along with its numerous benefits, AI presents new and evolving security threats that organizations and individuals must navigate. This course provides an overview of AI security threats and equips learners with the knowledge and tools to mitigate these risks effectively. This course takes about 15 minutes to complete.

### Security Awareness Basics

**Description:** This module covers two of the most dangerous cyber-threats to any organization: malware and phishing. This module teaches learners the importance of being “security aware” and making safe, security-conscious decisions on a day-to-day basis to help thwart these menacing cyber-attacks. This course takes about 15 minutes to complete.

## Remote Worker Preparedness Series

### Working Securely from the Home

**Description:** Mobile computing devices combined with online workplace collaboration platforms and video conferencing make working from home easier than ever. However, working outside of an organization’s secured facilities can expose a remote worker and his/her workplace’s assets to additional cyber threats. This course will provide the best practices for working securely from home and help one to defend against these threats. This course takes about 9 minutes to complete.

# Regulation Updates:

## The following courses have been updated:

### Regulation CC: Availability of Funds Threshold

Beginning July 1, 2025, the minimum amount of funds will be raised from \$225 to \$275, and the large-deposit threshold will increase from \$5,525 to \$6,725. The individual penalty will increase from \$1,100 to \$1,350, and the class action penalty will increase from \$552,500 to \$672,950.

#### The following courses have been updated to reflect this regulation update:

- Deposit Compliance – 66744
- CU - Deposit Compliance – 67512
- Deposit Compliance - WCAG – 142935
- Regulatory Compliance for Tellers – 38
- CU - Regulatory Compliance for Tellers – 14512
- Regulatory Compliance for Tellers - WCAG – 168991
- Expedited Funds Availability Act - Regulation CC – 9
- CU - Expedited Funds Availability Act - Regulation CC – 16360
- Expedited Funds Availability Act - Regulation CC - WCAG – 168975
- FBO - Expedited Funds Availability Act - Regulation CC – 115334
- Expedited Funds Availability Act - Regulation CC Refresher – 2736
- Expedited Funds Availability Act - Regulation CC Refresher - WCAG – 142937

### FHFA Loan Limits

The Federal Housing Finance Agency (FHFA) has announced that in 2025, the maximum conforming loan limits will be \$806,500 (up from \$766,550) for one-unit properties. The maximum high balance loan limit will be \$1,209,750 (up from \$1,149,825).

#### The following courses have been updated to reflect this regulation update:

- Second-Lien Real Estate Mortgage Loans/Junior Real Estate Loans – 117
- Specific Program Guidelines: FHA, VA, USDA – 95403
- Specific Program Guidelines: FHA, VA, USDA - WCAG – 179742

### Regulation D Reserve Requirements

As of January 1, 2025, the low reserve tranche amount is adjusted to \$645.8 million (up from \$127.5 million), and the exemption amount is set at \$37.8 million (up from \$16.9 million).

**The following courses have been updated to reflect this regulation update:**

- Reserve Requirements - Regulation D – 45
- CU - Reserve Requirements - Regulation D – 23102
- Reserve Requirements - Regulation D - WCAG – 168992

## Telemarketing Sales Rule Fees

In 2025, the cost of accessing one area code in the FTC's National Do Not Call Registry is \$80 (up from \$78), up to a maximum annual fee of \$22,038 (up from \$21,402).

**The following courses have been updated to reflect this regulation update:**

- Telemarketing Consumer Fraud and Abuse Prevention Act – 14468
- CU - Telemarketing Consumer Fraud and Abuse Prevention Act – 30275
- FSC - Telemarketing Consumer Fraud and Abuse Prevention Act (TCPA) – 29281
- Telemarketing Consumer Fraud and Abuse Prevention Act - WCAG – 174879

## CRA Asset-Size Threshold

Beginning January 1, 2025, the definition of a small institution under the Community Reinvestment Act (CRA) changes from having assets worth under \$1.564 billion to \$1.609 billion, the definition of a large institution changes from having assets worth over \$1.564 billion to \$1.609 billion, and the definition of an intermediate small institution changes from having assets worth between \$391 million and \$1.564 billion to between \$402 million and \$1.609 billion.

**The following courses have been updated to reflect this regulation update:**

- Community Reinvestment Act (CRA) for Small Institutions – 57
- Community Reinvestment Act (CRA) for Small Institutions - WCAG – 168968
- Community Reinvestment Act (CRA) for Small Institutions - E3 – 175660
- Community Reinvestment Act (CRA) for Small Institutions - E3 - WCAG – 208964
- Community Reinvestment Act (CRA) for Intermediate Small Institutions – 80
- Community Reinvestment Act (CRA) for Intermediate Small Institutions - WCAG – 168967
- Community Reinvestment Act (CRA) for Intermediate Small Institutions - E3 – 176174
- Community Reinvestment Act (CRA) for Intermediate Small Institutions - E3 - WCAG – 208962
- Community Reinvestment Act (CRA) for Large Institutions – 4872
- Community Reinvestment Act (CRA) for Large Institutions - WCAG – 159443
- Community Reinvestment Act (CRA) for Large Institutions - E3 – 175659
- Community Reinvestment Act (CRA) for Large Institutions - E3 - WCAG – 208963



- Community Reinvestment Act (CRA) Refresher – 64
- Community Reinvestment Act (CRA) Refresher - WCAG – 168969
- Community Reinvestment Act (CRA) for National Banks and Federally Chartered Savings Associations - E3 – 176362
- Community Reinvestment Act (CRA) for National Banks and Federally Chartered Savings Associations - E3 - WCAG – 208965

## Regulation Z: HPML Special Appraisal Exemption Threshold

As of January 1, 2025, the Regulation Z loan amount threshold for the exemption from HPML appraisal requirements will increase from \$32,400 to \$33,500.

**The following courses have been updated to reflect this regulation update:**

- TILA - Beyond Basics - Certain Mortgage Loans – 5450
- CU - TILA - Beyond Basics - Certain Mortgage Loans – 24616
- TILA - Beyond Basics - Certain Mortgage Loans - WCAG – 174791
- TILA - Closed-End Residential Real Estate Loans – 5451
- CU - TILA - Closed-End Residential Real Estate Loans – 24609
- TILA - Closed-End Residential Real Estate Loans - WCAG - 174792
- Truth in Lending Act - Regulation Z Refresher – 2732
- CU - Truth in Lending Act - Regulation Z Refresher – 124187
- Truth in Lending Act - Regulation Z Refresher - WCAG – 142946
- Federal Regulation of Real Estate Appraisals – 1899
- CU - Federal Regulation of Real Estate Appraisals – 17186
- DB - Federal Regulation of Real Estate Appraisals – 48190
- Federal Regulation of Real Estate Appraisals - WCAG – 174818
- Home Mortgage Processing and Compliance – 34834
- CU - Home Mortgage Processing and Compliance – 19931
- Truth in Lending Act - Regulation Z – 5442
- CU - Truth in Lending Act - Regulation Z – 17157
- Truth in Lending Act - Regulation Z - WCAG – 174790

## Regulation Z: Points & Fees

As of January 1, 2025, the Regulation Z adjusted points and fees dollar trigger for high-cost mortgages changes from \$1,305 to \$1,348, and the adjusted total loan amount threshold for high-cost mortgages changes from \$26,092 to \$26,968.

**The following courses have been updated to reflect this regulation update:**

- Truth in Lending for Loans Secured by Real Estate - Regulation Z – 19948
- High-Cost Mortgages (HOEPA Loans) – 36
- CU - High-Cost Mortgages (HOEPA Loans) – 16380
- Residential Mortgage A-B-C - Mortgage Regulations – 49

- CU - Residential Mortgage A-B-C - Mortgage Regulations – 17156
- Residential Mortgage A-B-C - Mortgage Regulations - WCAG – 142953

## Regulation Z: Qualified Mortgages Points & Fees

For 2025, the Regulation Z qualified mortgage (QM) 3% points and fees threshold will increase from \$130,461 to \$134,841.

**The following courses have been updated to reflect this regulation update:**

- TILA - Beyond Basics - Certain Mortgage Loans – 5450
- CU - TILA - Beyond Basics - Certain Mortgage Loans – 24616
- TILA - Beyond Basics - Certain Mortgage Loans - WCAG – 174791
- TILA - Closed-End Residential Real Estate Loans – 5451
- CU - TILA - Closed-End Residential Real Estate Loans – 24609
- TILA - Closed-End Residential Real Estate Loans - WCAG - 174792

## Regulation Z: Threshold for Exempt Consumer Credit Transactions

As of January 1, 2025, the Regulation Z exemption threshold for loans not secured by real property or a dwelling will increase from \$69,500 to \$71,900.

**The following courses have been updated to reflect this regulation update:**

- Truth in Lending Act - Regulation Z – 5442
- CU - Truth in Lending Act - Regulation Z – 17157
- Truth in Lending Act - Regulation Z - WCAG – 174790
- TILA - Beyond Basics - Certain Mortgage Loans – 5450
- CU - TILA - Beyond Basics - Certain Mortgage Loans – 24616
- TILA - Beyond Basics - Certain Mortgage Loans - WCAG – 174791
- TILA - Beyond Basics: Certain Home Mortgage Loans - E3 – 185713
- TILA - Open-End Loans - Credit Cards – 5443
- CU - TILA - Open-End Loans - Credit Cards – 24613
- TILA - Open-End Loans - Credit Cards - WCAG – 174796
- TILA - Unsecured Open-End Loans – 60
- CU - TILA - Unsecured Open-End Loans – 24614
- TILA - Unsecured Open-End Loans - WCAG - 174798
- Truth in Lending for Loans Secured by Real Estate - Regulation Z – 19948
- TILA - Closed-End Residential Real Estate Loans – 5451
- CU - TILA - Closed-End Residential Real Estate Loans – 24609
- TILA - Closed-End Residential Real Estate Loans - WCAG – 174792
- TILA - Home Equity Lines of Credit (HELOC) – 5444
- CU - TILA - Home Equity Lines of Credit (HELOC) – 24610
- TILA - Home Equity Lines of Credit (HELOC) - WCAG – 174793
- TILA - Closed-End Credit - Installment Loans – 5452

- CU - TILA - Closed-End Credit - Installment Loans – 24612
- Truth in Lending Act - Regulation Z Refresher – 2732
- CU - Truth in Lending Act - Regulation Z Refresher – 124187
- Truth in Lending Act - Regulation Z Refresher - WCAG – 142946
- High-Cost Mortgages (HOEPA Loans) – 36
- CU - High-Cost Mortgages (HOEPA Loans) – 16380
- FSC - Regulation Review - OFAC, BSA, TILA, ECOA, and GLBA – 14703
- Consumer Lending Regulations – 34824
- CU - Consumer Lending Regulations – 19883
- Consumer Lending Regulations - WCAG – 174803
- Consumer Installment Loan Compliance Overview – 85
- CU - Consumer Installment Loan Compliance Overview – 16355
- Consumer Installment Loan Compliance Overview - WCAG – 174799
- Introduction to Credit Card Regulations – 39
- CU - Introduction to Credit Card Regulations – 14536
- Introduction to Credit Card Regulations - WCAG – 168985

## Regulation M: Threshold for Exempt Consumer Leases

As of January 1, 2025, the Regulation M exemption threshold for consumer leases will increase from \$69,500 to \$71,900.

**The following courses have been updated to reflect this regulation update:**

- Consumer Leasing Act - Regulation M – 6
- CU - Consumer Leasing Act - Regulation M – 18757
- Consumer Leasing Act - Regulation M - WCAG – 174802

## Regulation C: Home Mortgage Disclosure Act (HMDA)

As of January 1, 2025, the Regulation C asset size threshold for exemption from collecting HMDA data will increase from \$56 million to \$58 million.

**The following courses have been updated to reflect this regulation update:**

- Home Mortgage Disclosure Act - Regulation C – 58680
- CU - Home Mortgage Disclosure Act - Regulation C – 75616
- Home Mortgage Disclosure Act - Regulation C - WCAG – 142944
- Customer Business Loan Compliance Overview – 34826
- CU - Member Business Loan Compliance Overview – 14413
- Residential Mortgage A-B-C - Mortgage Regulations – 49
- CU - Residential Mortgage A-B-C - Mortgage Regulations – 17156
- Residential Mortgage A-B-C - Mortgage Regulations - WCAG – 142953
- Second-Lien Real Estate Mortgage Loans/Junior Real Estate Mortgage Loans – 117

- Fair Lending Overview – 66750
- CU - Fair Lending Overview – 67285
- Fair Lending Overview - WCAG – 142934
- Fair Lending Overview Refresher – 2770
- CU - Fair Lending Overview Refresher – 124155
- Fair Lending Overview Refresher - WCAG – 142939
- Fair Lending Overview - For Lenders - E3 – 149461
- Fair Lending Overview - For Lenders - E3 - WCAG – 208344

## 2025 IRA MAGI and Contribution Limits

The following courses have been updated to reflect these regulation updates:

- Excess IRA Contributions – 3348
- IRA Contributions – 3005
- IRA Beneficiary Options – 3004
- IRA Distributions – 3006
- IRA Rollovers, Transfers, and Direct Rollovers – 3347
- SIMPLE IRA Basics – 3353
- Roth IRA Overview – 3349
- Traditional IRA Overview – 3345
- Education Savings Accounts – 3352
- Simplified Employee Pension (SEP) Plans – 3354
- Health Savings Accounts – 3350
- Health Savings Accounts - WCAG – 174901
- Retirement Planning and Saving – 45121

## Maintenance Updates:

The following courses have been updated:

Fair Lending Overview – 66750

## CU - Fair Lending Overview – 67285

### Fair Lending Overview - WCAG – 142934

**Assessment question removed:** *Pre- and Post-Test Question 27*

**Clarification** – The following question has been removed from the course: “Government monitoring information may be used in a credit decision.”

## Anti-Tying – 84

### Anti-Tying - WCAG – 159446

**Assessment question removed:** *Pre- and Post-Test Q29*

**Clarification** – The following question has been removed from the course: “Anti-tying rules do not apply to transactions between a financial institution and a consumer if the consumer is:”

## Servicemembers Civil Relief Act (SCRA) – 53

**Assessment question removed:** *Pre- and Post-Test Q33*

**Clarification** – Changed correct answer to “True.”

## [SS Fed] Privacy Rules – 84242

**Knowledge Check removed:** *Privacy Rules > Penalties for Violations of the Telemarketing Sales Rule Transactions > KC2*

**Clarification** – The following Knowledge Check question has been removed from the course: “Violations of the Telemarketing Sales Rule will result in penalties of \_\_\_\_\_ per violation.”

## Understanding the FFIEC Final Guidance on Social Media – 9181

### CU - Understanding the FFIEC Final Guidance on Social Media – 30277

### Understanding the FFIEC Final Guidance on Social Media - WCAG – 174880

**Link removed:** *Maintaining Privacy > COPPA > The Children's Online Privacy Protection Act (cont.)*

**Clarification** – Removed the following link: “The Children’s Advertising Review Unit, an industry-funded self-regulatory body, has guidelines that are consistent with COPPA and can be a good resource for financial institutions. These guidelines can be found [here](#).”

## Mortgage Course Updates:

The following course(s) have been updated in the OCL Artisan environment:

There are mortgage course updates this month.

## Adaptive Course Updates:

The following course(s) have been updated in the BECoursemaster/Online Courses environment:

There are no adaptive course updates this month.

## Retired Courses:

Security Awareness: Human Firewall (Pts 1 & 2)

*Recommended Course Replacement: Security Awareness Essentials*

Human Firewall Theme: Security Awareness and Literacy

*Recommended Course Replacement: Security Awareness Essentials*

Coronavirus Phishes and Scams

*No Course Replacement*

Security Awareness Fundamentals

*Recommended Course Replacement: Security Awareness Basics*