May 16, 2020

Course Updates – Summary of Changes

Directors Education Series Release

- 2005 – Board Secretary Procedural & Compliance Responsibilities – 157904

Core Compliance Suite Release

- 2004 - BSA/AML for Lenders – 156655

Regulations

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- CU - GLB Privacy (No Opt-Out) - Regulation P – 67750
- Loans to Executive Officers - Regulation O – 50
- BOD - Loans to Executive Officers - Regulation O – 13496
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- CU - TILA - Home Equity Lines of Credit (HELOC) – 24610
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- CU - Deposit Compliance – 67512
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- CU - Introduction to Credit Card Regulations – 14536
- Reserve Requirements - Regulation D – 45
- CU - Reserve Requirements - Regulation D – 23102
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- CU - Regulatory Compliance for Tellers – 14512
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- Community Reinvestment Act (CRA) Refresher – 64
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- Fair Credit Reporting Act (FCRA) Refresher – 2743
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- Electronic Funds Transfer Act - Regulation E Refresher – 2733
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- Fair Lending Overview Refresher – 2770
- CU - Fair Lending Overview Refresher – 124155
- Identity Red Flag Programs Refresher – 47078
- CU - Identity Red Flag Programs Refresher – 21651
- Office of Foreign Assets Control (OFAC) Refresher – 2745
- CU - Office of Foreign Assets Control (OFAC) Refresher – 21652
- GLB Privacy Regulation P Refresher – 2739
- CU - GLB Privacy Regulation P Refresher – 21653
- Real Estate Settlement Procedures Act - Regulation X Refresher – 2746
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- Right to Financial Privacy Act (RFPA) Refresher – 2741
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- DI - Sexual Harassment Refresher – 2738
- Truth in Lending Act - Regulation Z Refresher – 2732
- CU - Truth in Lending Act - Regulation Z Refresher – 124187
- Truth in Savings - Regulation DD Refresher – 2323
- CU - Truth in Savings - Regulation DD Refresher – 124192
- Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution Refresher – 35532
- CU - Unfair, Deceptive, or Abusive Acts or Practices for the Credit Union Refresher – 124196
- Expedited Funds Availability Act - Regulation CC Refresher – 2736
- CU - Expedited Funds Availability - Reg. CC Refresher – 21650
- DI - Sexual Harassment Refresher – 2738
- CISA 01 - Security System Issues – 4611
- CISA 02 - Passwords – 10372
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- Fair Debt Collection Practices Act (FDCPA) – 12
- CISA 01 - Security System Issues – 4611
- CU - MISA 01 - Security System Issues – 23032
- Global Anti-Money Laundering Standards - E3 – 142961
- CU - New Account Opening – 17192
- Elder Financial Abuse – 66747
- CU - Elder Financial Abuse – 67323

Directors Education Series Release

2005 – Board Secretary Procedural & Compliance Responsibilities – 157904

Description: In this program, you will learn about the role of Board Secretary and how it is integral to the efficient operation of board meetings.

Core Compliance Suite Release

2004 - BSA/AML for Lenders – 156655

Description: This two-hour program will assist your bank in determining whether your BSA Compliance Program adequately includes controls (such as training, policies and procedures, monitoring, etc.) for loan products in addition to deposit products.

Regulations

GLB Privacy (No Opt-Out) - Regulation P – 66751

CU - GLB Privacy (No Opt-Out) - Regulation P – 67750

(1) Question change: *Pre- and Post-Test > Question 42*

Old version – Question: "Potential violations for failure to comply with the GLB Privacy Rule include failure to provide:"; Answer A: "The customer with a privacy notice at the time of establishing an ongoing customer relationship"; Answer B: "An Annual Privacy Notice"; Answer C: "A privacy notice when there is a change in your institution's privacy policy"; Answer D: "All of the above"; Answer E: "None of the above"; Correct answer: "All of the above"

New version – Question: "Potential violations for failure to comply with the GLB Privacy Rule include failure to provide:"; Answer A: "The customer with a privacy notice at the time of establishing an ongoing customer relationship"; Answer B: "An Annual Privacy Notice"; Answer C: "A privacy notice when there is a change in your institution's privacy policy"; Answer D: "A and C"; Answer E: "All of the above"; Correct answer: "A and C"

(2) Content update: *Requirement > The Privacy Notice*

Old version – "Must be provided to:

- **All new customers:** At the time your institution's relationship with them is established
- **Existing customers:** Annually
- **Consumers:** Only if the information obtained in the interaction is shared
  - Must be provided when there is a change in your institution's privacy policy"

New version – "Must be provided to:

- **All new customers:** At the time your institution's relationship with them is established
- **Existing customers:** When there is a change in your institution's privacy policy
- **Consumers:** Only if the information obtained in the interaction is shared"

CU - GLB Privacy (No Opt-Out) - Regulation P – 67750

Answer change: *Pre- and Post-Test > Question 19*

Old version – Question: "An employee who works in a shared capacity between your credit union and a nonaffiliated third party may freely share information between either entity without regard to any specific privacy policies."; answer selected: "True"

New version – Question: "An employee who works in a shared capacity between your credit union and a nonaffiliated third party may freely share information between either entity without regard to any specific privacy policies."; answer selected: "False"

Loans to Executive Officers - Regulation O – 50

Typo: *Pre- and Post-Test > Q12*

Old version – Question: "Extensions of credit to insiders must be made under the same terms and standards as those given to non-employees."; Answer: "True"

New version – Question: "Extensions of credit to insiders must be made under the same terms and standards as those given to non-insiders."; Answer: "True"

BOD - Loans to Executive Officers - Regulation O – 13496

Typo: *Pre- and Post-Test > Q7*

Old version – Question: "Extensions of credit to insiders must be made under the same terms and standards as those given to non-employees."; Answer: "True"

New version – Question: "Extensions of credit to insiders must be made under the same terms and standards as those given to non-insiders."; Answer: "True"

TILA - Home Equity Lines of Credit (HELOC) – 5444

CU - TILA - Home Equity Lines of Credit (HELOC) – 24610

Question removal: *Pre- and Post-Test > Q7*

Old version – Question: "If a lender does not report home equity lines of credit (HELOCs) on their HMDA-LAR, when does a HELOC application require that the ethnicity, race, and sex of the applicants be requested?"

New version – Question removed, as it is not linked to course content.

Deposit Compliance – 66744

CU - Deposit Compliance – 67512

Regulation CC Updates: These courses have been updated to reflect the new Expedited Funds Availability Act (EFAA) - Regulation CC figures for exception holds. The $5,000 figure for an exception hold has been changed to $5,525, and the $200 figure has been updated to $225. The changes were applied to the *Managing Funds > Expedited Funds Availability Act* section.

DI - Discrimination – 1767

Question removal: *Pre- and Post-Test > Q3*

Old version – Question: "A protected class is a:"; Answer A: "Group protected by various anti-discrimination laws"; Answer B: "Characteristic protected from discrimination"; Answer C: "Minority group protected from discrimination"; "Answer D: "Particular group of people given employment preference"; Correct answer: A

New version – Question removed

DI - Discrimination for Managers – 1768

Question removal: *Pre- and Post-Test > Q2*

Old version – Question: "A protected class is a:"; Answer A: "Group protected by various anti-discrimination laws"; Answer B: "Characteristic protected from discrimination"; Answer C: "Minority group protected from discrimination"; "Answer D: "Particular group of people given employment preference"; Correct answer: A

New version – Question removed

Introduction to Credit Card Regulations – 39

CU - Introduction to Credit Card Regulations – 14536

Question change: *TILA and Regulation Z Basics*

Old version – Question: "TILA and Regulation Z generally cover credit transactions up to $_____.
(Hint - numbers, no commas)"; answer: "<u>55800</u>"

New version – Question: "TILA and Regulation Z generally cover credit transactions up to $_____.
(Hint - numbers, no commas)"; answer: "<u>58300</u>"

Reserve Requirements - Regulation D – 45

CU - Reserve Requirements - Regulation D – 23102

Regulation D Update: As of April 24, 2020, the Federal Reserve Board announced an interim final rule
amending Regulation D, allowing consumers to make an unlimited number of withdrawals of deposits from
savings deposit accounts instead of being capped at six. Financial institutions can suspend enforcement of
the transfer limit and allow customers to make an unlimited number of convenient transfers and withdrawals
from their savings accounts at a time when the coronavirus pandemic has made access to funds much more
urgent. This note has been added to the page *Time Deposit Accounts > Savings Deposit Accounts*.

Advertising Compliance – 8

CU - Advertising Compliance – 16339

Question deletion: *Required Disclosures > Knowledge Check (5)*

Old version – Question: "If you use Tiering Method B, you must show a range of APYs for each tier,
except the first tier."; Answer: "False"; Incorrect answer feedback: "Incorrect. The correct answer is
'True.'"

New version – Removed

Trust Law Basics – 124

Question replaced: *Trust Terminology > Knowledge Check (1)*

Old version – Question (<u>Fill in the Blank</u>): "A trust is a legal entity created by a _____."; Answer:
"Grantor"

New version – Question (<u>Multiple Choice</u>): "A trust is a legal entity created by:"; Answer A: "Grantor";
Answer B: "Owner"; Answer C: "Trustee"; Answer D: "Beneficiary"; correct answer: "Grantor"

Unplugged: Identity Theft Red Flags – 69812

Deletion: *Post-Test > Q13*

Old version – Question: "Shortly following the notice of a change of address for a covered account, your institution receives a request for a new, additional, or replacement <u>card or a cell phone, or</u> for the addition of new authorized users on the account. This is not suspicious, but a common occurrence."; Answer: False

New version – Question: "Shortly following the notice of a change of address for a covered account, your institution receives a request for a new, additional, or replacement <u>card, or</u> for the addition of new authorized users on the account. This is not suspicious, but a common occurrence."; Answer: False

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CISA and Refresher Course Update: The CISA series and Refresher series course titles, listed above, have all been updated to use a Pre-Test and graded Post-Test to determine students' scores, to match the style and

functionality of our normal course offerings. Previously, graded inline questions had been used in these courses to determine scores. All true/false, multiple choice, and multiple select questions have been moved to the Pre- and Post-Tests. Any matching or fill in the blank questions remain as inline questions, which will not be graded.

Maintenance

Fair Debt Collection Practices Act (FDCPA) – 12

Typo: *Pre- and Post-Test > Q28*

Old version – Question: "As a means to collect or attempt to collect a <u>deb</u> from a consumer, a debt collector may not:"

New version – Question: "As a means to collect or attempt to collect a <u>debt</u> from a consumer, a debt collector may not:"

CISA 01 - Security System Issues – 4611

CU - MISA 01 - Security System Issues – 23032

Typo: *Email Security > Email Phishing*

Old version – "While these emails <u>look may</u> convincing or contain information that feels legitimate, they are not."

New version – "While these emails <u>may look</u> convincing or contain information that feels legitimate, they are not."

Global Anti-Money Laundering Standards - E3 – 142961

Typo: *Course Description*

Old version – "Foreign Action Task Force (FATF)"

New version – "Financial Action Task Force (FATF)"

CU - New Account Opening – 17192

Typo: *Account Ownership > Uniform Transfer to Minors Act*

Old version – "The minor cannot access the funds until reaching a certain age (<u>8</u> in some states; 21 in others)."

New version – "The minor cannot access the funds until reaching a certain age (<u>18</u> in some states; 21 in others)."

Elder Financial Abuse – 66747

CU - Elder Financial Abuse – 67323

Typo: *Elder Financial Abuse > What Is Elder Financial Abuse?*

Old version – "It is very important to know if your state's laws address elder financial abuse. More and more states are passing laws to protect these individuals. <u>Check your state's laws or ask your</u>"

New version – "It is very important to know if your state's laws address elder financial abuse. More and more states are passing laws to protect these individuals. <u>Check your state's laws or ask your supervisor for further guidance</u>."

Regulatory Compliance for Tellers – 38

CU - Regulatory Compliance for Tellers – 14512

HTML error: *Regulation DD > Regulation DD Disclosure Requirements*

Old version – "style="height: <u>100%</u>; width: 100%; border: 0; margin: 0; padding: 0;">"

New version – style="height: <u>585px</u>; width: 100%; border: 0; margin: 0; padding: 0;">

Unplugged: Phishing – 66814

Typo: *How to Spot a Phishing Attempt > The Phishing Trip*

Old version – "<u>Convenes</u> urgent action required or comes across as threatening in tone (e.g., your account is frozen or compromised)"

New version – "<u>Conveys</u> urgent action required or comes across as threatening in tone (e.g., your account is frozen or compromised)"

Military Lending Act – 42264

Missing graphic: *Covered Individuals > Who is a Covered Borrower?*

Old version – Blank space where graphic should be

New version – Page rebuilt to contain original graphic