

August 15, 2020

Course Updates – Summary of Changes

Directors Education Series Release

- 2008 – Essential Board Reporting – 162847

Core Compliance Suite Release

- 2007 - Marketing and Advertising Compliance – Part 1 – 162238
- 2007 - Marketing and Advertising Compliance – Part 2 – 162283

Regulations

- Fair Lending Overview – 66750
- CU - Fair Lending Overview – 67285
- DI - Harassment – 1776
- DI - Harassment for Managers – 1777
- DI - Diversity Awareness – 1878
- DI - Sexual Orientation and Gender Identity – 1784
- Expedited Funds Availability Act - Regulation CC – 9
- CU - Expedited Funds Availability Act - Regulation CC – 16360
- FBO - Expedited Funds Availability Act - Regulation CC – 115334
- Expedited Funds Availability Act - Regulation CC Refresher – 2736
- CU - Expedited Funds Availability - Reg. CC Refresher – 21650
- Deposit Operations Regulations – 19920
- CU - Deposit Operations Regulations – 47492
- Regulatory Compliance for Tellers – 38
- CU - Regulatory Compliance for Tellers – 14512
- Expedited Funds Availability Act - Regulation CC – E3 – 152067
- [SS Fed] Equal Credit Opportunity Act – 83689
- Unplugged: Office of Foreign Assets Control (OFAC) – 66619
- CISA - Customer Information Security Awareness – 11142
- Second-lien Real Estate Mortgage Loans – 117
- AML/BSA - Anti-Money Laundering/Bank Secrecy Act - E3 – 135222
- Combating Sexual Harassment (New York City) – 141387
- Combating Sexual Harassment (New York State) – 142216

- California Consumer Privacy Act (CCPA) – 146525
- REAL Customer Service 6 - Taming Challenging Conversations – 1924

Maintenance

- California Consumer Privacy Act (CCPA) – 146525
- Unplugged: Privacy – 69772
- CU - Home Mortgage Disclosure Act - Regulation C – 75616
- CISA 21 - Virus and Spyware Protection – 9141
- CISA 22 - Incident Response Program – 9143
- CU - MISA 22 - Incident Response Program – 23053

Directors Education Series Release

2008 – Essential Board Reporting – 162847

Description: This invaluable session will include what types of reports should be included in board packages and how these reports should be utilized.

Core Compliance Suite Release

2007 - Marketing and Advertising Compliance – Part 1 – 162238

Description: This is a two-part webinar series that covers the comprehensive landscape of marketing and advertising compliance requirements. In these webinars, we'll provide many examples of how the rules apply, as well as recommendations on how to deal with all the requirements.

2007 - Marketing and Advertising Compliance – Part 2 – 162283

Description: This is a two-part webinar series that covers the comprehensive landscape of marketing and advertising compliance requirements. In these webinars, we'll provide many examples of how the rules apply, as well as recommendations on how to deal with all the requirements.

Regulations

Fair Lending Overview – 66750

CU - Fair Lending Overview – 67285

Fair Lending update: *Scenario 2*

New version – At the end of the course, Challenge Scenario 2 (3 pages/videos) has been deleted because it suggested that religion is among the government monitoring data that can be collected for a loan application.

DI - Harassment – 1776

DI - Harassment for Managers – 1777

DI - Diversity Awareness – 1878

DI - Sexual Orientation and Gender Identity – 1784

Protected class update: Federal law now defines sexual orientation as a protected class. Sexual orientation has been added to this course as federally protected basis of discrimination and harassment.

Expedited Funds Availability Act - Regulation CC – 9

CU - Expedited Funds Availability Act - Regulation CC – 16360

FBO - Expedited Funds Availability Act - Regulation CC – 115334

Expedited Funds Availability Act - Regulation CC Refresher – 2736

CU - Expedited Funds Availability - Reg. CC Refresher – 21650 Deposit

Deposit Operations Regulations – 19920

CU - Deposit Operations Regulations – 47492

Regulatory Compliance for Tellers – 38

CU - Regulatory Compliance for Tellers – 14512

Expedited Funds Availability Act - Regulation CC – E3 – 152067

Regulation CC updates: Updates to the above courses have been made regarding the Regulation CC updates that go into effect on July 1, 2020. Course content, questions, interactivities and examples have been updated to reflect the new dollar amounts based on inflation adjustments. These amounts are as follows:

- The \$200 Rule: The updated amount is \$225
- The \$400 Rule: The updated amount is \$450

- The new account exception: The updated amount is \$5,525
- The large deposit exception: The updated amount is \$5,525
- The repeat overdraft exception: The updated amount is \$5,525

[SS Fed] Equal Credit Opportunity Act – 83689

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

Old version – Multiple Choice Question: “Mr. Jones’s application has been denied and he is provided with an Adverse Action Notice as required by ECOA. Which of the following pieces of information would not be included in the notice?”; Answer A: “Information on the credit reporting agency if the adverse action is based on his credit report”; Answer B: “Reasons for the denial of credit”; Answer C: “His credit score”; Answer D: “A description of credit he requested”; Correct answer: C

New version – Multiple Select Question: “Select all that apply. Mr. Jones’s loan application has been denied due to his credit score, and he is provided with an Adverse Action Notice as required by the ECOA. Which of the following pieces of information would be included in the notice?”; Answer A: “Information on the credit reporting agency, if the adverse action is based on his credit report”; Answer B: “Reasons for the denial of credit”; Answer C: “His credit score”; Answer D: “A description of credit he requested”; Correct answers: A, B, C, and D

Deposit Operations Regulations – 19920

CU - Deposit Operations Regulations – 47492

Regulatory Compliance for Tellers – 38

CU - Regulatory Compliance for Tellers – 14512

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.

Unplugged: Office of Foreign Assets Control (OFAC) – 66619

Title change: *Course Root*

Old version – Unplugged: Office of Foreign Assets Control (OFAC)

New version – Unplugged: OFAC

CISA - Customer Information Security Awareness – 11142

Title change: *Course Root*

Old version – CISA - Customer Information Security Awareness

New version – Customer Information Security Awareness (CISA)

Second-lien Real Estate Mortgage Loans – 117

Title change: *Course Root*

Old version – Second-lien Real Estate Mortgage Loans

New version – Second-lien Real Estate Mortgage Loans/Junior Real Estate Mortgage Loans

AML/BSA - Anti-Money Laundering/Bank Secrecy Act - E3 – 135222

Title change: *Course Root*

Old version – AML/BSA - Anti-Money Laundering/Bank Secrecy Act - E3

New version – Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) - E3

Combating Sexual Harassment (New York City) – 141387

Combating Sexual Harassment (New York State) – 142216

Filing time update: *Protections and Remedies > State and Federal Government Resources*

Old version – "Complaints may be filed with DHR any time within one year of the alleged sexual harassment"

New version – "Complaints may be filed with DHR any time within three years of the alleged sexual harassment"

California Consumer Privacy Act (CCPA) – 146525

(1) Note added: *An Overview of the CCPA > Which Businesses are Affected by the New Requirements?*

New version – "Generally, the CCPA does not apply to nonprofit businesses. However, it does apply to a nonprofit that:

- Controls or is controlled by a for-profit business subject to the CCPA
- Operates under a brand name it shares with a for-profit business
- Enters a joint venture with a for-profit business subject to the CCPA
- Contracts with a business through an agreement that requires compliance with the CCPA”

(2) Question change: *Pre- and Post-Test > Q8*

Old version – “True or False: Non-profit entities are subject to the laws of the CCPA.”

New version – “Generally, nonprofit entities are subject to the laws of the CCPA.”

REAL Customer Service 6 - Taming Challenging Conversations – 1924

Filing time update: *Guidelines for Dealing with Challenging Issues > Example (3)*

Old version – “I ordered new checks over two weeks ago, and they were supposed to arrive tomorrow.”

New version – “I ordered new checks over two weeks ago, and they were supposed to arrive yesterday.”

Maintenance

California Consumer Privacy Act (CCPA) – 146525

(1) Typo: *Post-Test > Q1*

Old version – Question: “The CCPA stands for:”; answer: “California Consumer Protection Act”

New version – Question: “The CCPA stands for:”; answer: “California Consumer Privacy Act”

(2) Typo: *Post-Test > Q7*

Old version – Question: “If a business has been notified of alleged noncompliance with the CCPA, how many does the business have to correct any alleged violations before being fined?”

New version – Question: “If a business has been notified of alleged noncompliance with the CCPA, how many days does the business have to correct any alleged violations before being fined?”

Unplugged: Privacy – 69772

Typo: *Recap > Privacy Summary*

Old version – “The Privacy Rule is helps ensure”

New version – “The Privacy Rule helps ensure”

CU - Home Mortgage Disclosure Act - Regulation C – 75616

Broken link: *Reporting Data Points > HMDA Data Points: Items 11-12*

Old version – Link on page set to “Open Link in the Same Window”

New version – Link on page set to “Open Link in a New Window”

CISA 21 - Virus and Spyware Protection – 9141

Text removal: *Preventing Viruses and Spyware > What Is a Virus? (cont.) (3)*

Old version – Bullet point on logic bombs repeated

New version – Extra text removed

CISA 22 - Incident Response Program – 9143

CU - MISA 22 - Incident Response Program – 23053

Missing word: *Incident Response Program Requirements > Examples of When Notice Is Not Expected*

Old version – “The credit union determines that sensitive member information was improperly disposed of but can establish that the information was obtained by someone who is likely to misuse the information”

New version – “The credit union determines that sensitive member information was improperly disposed of but can establish that the information was not obtained by someone who is likely to misuse the information”

The following courses have been reviewed for normal course maintenance, with minor adjustments implemented as necessary:

- Countering Human Trafficking – 84733
- Introduction to Human Trafficking – 84452
- BOD - AML for Directors and Senior Management – 13
- CU - BOD - AML for Directors and Senior Management – 16342
- BOD - Compliance Management System – 13289
- CU - BOD - Compliance Management System – 45182
- BOD - Preparing for a Compliance Examination, 13290
- CU - BOD - Preparing for a Compliance Examination – 45901
- CU - BOD - Future of Credit Unions – 21727
- BOD - Servicemembers Civil Relief and Military Lending Acts – 13369
- CU - BOD - Servicemembers Civil Relief and Military Lending Acts – 45907

- Escrow Accounts and Disclosures – 34827
- CU - Escrow Accounts and Disclosures – 19884
- DB - Escrow Accounts and Disclosures – 48187
- FBO - Foreign Correspondent Bank Accounts – 16652
- Federal Elections Campaign Act (FECA) – 28
- Fedwire - Regulation J – 22
- CU - Fedwire - Regulation J – 14574
- Sweep Account Disclosure Requirements – 59
- Business Continuity and Disaster Recovery – 231
- CU - Business Continuity and Disaster Recovery – 17209
- DB - Business Continuity and Disaster Recovery – 48199
- FSC - Business Continuity and Disaster Recovery – 29979
- DB - Change Management – 48200
- Consumer Protection Through Accurate and Ethical Advertising – 45138
- Ethical Dilemmas and the Fight against Mortgage Fraud – 13061
- General Data Protection Regulation (GDPR) – 88832
- Guidelines for an Environmental Risk Program – 45112
- Insider Trading – 167
- Limitations on Interbank Liabilities - Regulation F – 19936