

July 17, 2021

# Course Updates & Changes

The following document outlines the following:

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

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

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## New Releases:

### Directors Education Series

2106 - Best Practices for an Effective Review of Your Bank's Call Report – 185827

**Description:** Learn about the best practices for a director's review and approval of the Call Report to include an assessment of the key schedules to focus on and the questions to ask of your preparation team.

### Core Compliance Suite

2106 - Quarterly Compliance: Summer – 187623

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

# Regulation Updates:

## SRE Suite Series – 2021 Updates

All 2021 updates have now been made to our SAFE Suite series courses based on NMLS-approved updates to OnCourse Learning's 20-hour mortgage loan originator prelicensure courses, including updated wording of sections discussing historical context and changes to qualified mortgage and ability to repay requirements.

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

- [SS Fed] Real Estate Settlement Procedures Act - Part I – 83403
- [SS Fed] Real Estate Settlement Procedures Act - Part II – 83457
- [SS Fed] Equal Credit Opportunity Act – 83689
- [SS Fed] Truth-in-Lending Act - Part I – 84172
- [SS Fed] Truth-in-Lending Act - Part II – 84183
- [SS Fed] Truth-in-Lending Act - Part III – 84213
- [SS Fed] Identifying High-Cost Mortgages and Higher-Priced Mortgage Loans – 84216
- [SS Fed] The Loan Originator Compensation Rule – 84221
- [SS Fed] The TILA-RESPA Integrated Disclosure (TRID) Rule Part I – 84451
- [SS Fed] The TILA-RESPA Integrated Disclosure (TRID) Rule Part II – 84726
- [SS Fed] Homeowners Protection Act – 84739
- [SS Fed] The S.A.F.E. Act – 84753
- [SS Fed] Home Mortgage Disclosure Act – 84889
- [SS Fed] Fair Credit Reporting Act – 84895
- [SS Fed] Fair and Accurate Credit Transactions Act – 84905
- [SS Fed] Dodd-Frank Act – 84931
- [SS Fed] USA PATRIOT Act and Bank Secrecy Act – 84935
- [SS Fed] Gramm-Leach-Bliley Act – 84945
- [SS Fed] Mortgage Acts and Practices Rule – 87231
- [SS Fed] Privacy Rules – 87242
- [SS Fed] Ability to Repay and Qualified Mortgage Rules – 87247
- [SS Fed] Regulatory Authority – 87274
- [SS Gen] Qualified and Non-Qualified Mortgage Programs – 88079
- [SS Gen] Conventional Mortgages – 88085
- [SS Gen] Non-Conforming Mortgages – 88166
- [SS Gen] VA and USDA Loans – 88199
- [SS Gen] Guidances – 88202
- [SS Gen] Mortgage Loan Products – 88206
- [SS Gen] High-Cost Mortgage Loans – 88209
- [SS Gen] Higher-Priced Mortgage Loans – 88213
- [SS Gen] Reverse Mortgages – 88249
- [SS Gen] Other Loan Products I – 88260
- [SS Gen] Other Loan Products II – 88261
- [SS Gen] Mortgage Loan Terms – 88264

- [SS LO] Completing the Loan Application – 88266
- [SS LO] Disclosures – 88302
- [SS LO] Analyzing Borrower Qualifications – 88311
- [SS LO] Borrower Credit Qualifications – 88315
- [SS LO] Qualifying Ratios – 88322
- [SS LO] Ability to Repay – 88328
- [SS LO] Appraisals – 88350
- [SS LO] Underwriting Review – 88353
- [SS LO] The Title Process – 88386
- [SS LO] Mortgage, Hazard, and Flood Insurance – 88392
- [SS LO] The Closing Process – 88394
- [SS LO] Mortgage Calculations – 88405
- [SS LO] Adjustable-Rate Mortgage Loans – 88407
- [SS Eth] Ethical Issues Related to Federal Lending Laws I – 88408
- [SS Eth] Ethical Issues Related to Federal Lending Laws II – 88409
- [SS Eth] Anti-Discrimination in Mortgage Transactions – 88417
- [SS Eth] Mortgage Fraud and Ethical Behavior – 88418
- [SS Eth] Ethical Conduct in the Appraisal Process – 88436
- [SS Eth] Unfair, Deceptive, or Abusive Acts or Practices – 88443
- [SS Eth] Ethical Behavior of Consumers – 88464
- [SS Eth] Fraud Detection Techniques – 88479

## The following courses have been updated:

Fair Lending Overview – 66750

CU - Fair Lending Overview – 67285

Fair Lending Overview - E3 – 147916

Fair Lending Overview Refresher – 2770

CU - Fair Lending Overview Refresher – 124155

**Wording change:** All instances of the word “handicap” have been changed to “disability”

[SS Fed] Truth-in-Lending Act - Part II – 84183

**Wording change:** *Pre- and Post-Test > Q3*

**Old version** – Correct answer: "Terminate a plan and demand payment of the entire balance in advance of the original loan term when the consumer has committed fraud"

**New version** – Correct answer: "Terminate a plan and demand payment of the entire balance in advance of the original loan term unless the consumer has committed fraud"

## Electronic Funds Transfer Act - Regulation E – 66748

### CU - Electronic Funds Transfer Act - Regulation E – 67455

### FSC - Electronic Funds Transfer Act - Regulation E – 15624

**Wording change:** *Pre- and Post-Test > Q45*

**Old version** – "The revised Regulation E rules apply to the payment of overdrafts for ATM and one-time debit card transactions."

**New version** – "The Regulation E rules apply to the payment of overdrafts for ATM and one-time debit card transactions."

## Fair Lending Overview – 66750

### CU - Fair Lending Overview – 67285

**(1) Wording change:** *Equal Credit Opportunity Act (ECOA) > Prohibited Bases: Cosigners*

**Old version** – "If a consumer applies for an individual unsecured loan and relies on property that the consumer owns jointly with another person, your institution may require the signature of the other person only on the instrument(s) necessary to enable your institution to reach the property being relied upon in the event of the death or default of the applicant"

**New version** – "If a consumer applies for an individual secured loan and relies on property that the consumer owns jointly with another person, your institution may require the signature of the other person only on the instrument(s) necessary to enable your institution to reach the property being relied upon in the event of the death or default of the applicant"

**(2) Wording change:** *Prohibited Acts and Government Monitoring Information > Knowledge Check*

**Old version** – "If the applicant does not provide government monitoring information, you must record data from close observation."

**New version** – "If the application is completed in person and the applicant does not provide government monitoring information, you must record data from close observation."

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

**Answer change:** *Pre- and Post-Test > Q6*

**Old version** – Question: "The process of legitimizing funds, such as through a front company, is:"; correct answer: "Integration"

**New version** – Correct answer was changed to "Placement"

## Maintenance Updates:

### The following courses have been updated:

#### Truth in Lending Act - Regulation Z – 5442

#### CU - Truth in Lending Act - Regulation Z – 17157

**Typo:** *What Are TILA and Regulation Z? > What's Covered by Regulation Z?*

**Old version** – "Regulation Z generally applies to individuals or business that offer or extend credit when:"

**New version** – "Regulation Z generally applies to individuals or businesses that offer or extend credit when:"

#### Servicemembers Civil Relief Act (SCRA) - E3 – 146502

**(1) Timing adjustment:** *SCRA Overview > SCRA Summary (1 of 2)*

**Old version** – Several seconds of blank space in page timer after audio ends

**New version** – Extra time removed

**(2) Timing adjustment:** *SCRA Overview > SCRA Summary (2 of 2)*

**Old version** – Several seconds of blank space in page timer after audio ends

**New version** – Extra time removed

## Retired Courses:

There are no courses being retired this month.