

September 18, 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.

New Releases:

Directors Education Series

2109 - Board Member Basics – 189458

Description: This session will explain your regulatory responsibilities and liabilities. In addition, we will discuss how to make informed decisions as you prepare for your next regulatory exam.

Core Compliance Suite

2109 - State of Cannabis Banking in 2021: Is This the Year for Full Legalization? – 190443

Description: This webinar will discuss the current state of affairs regarding cannabis banking, including hemp production.

Lending Compliance Series - E3

Home Ownership and Equity Protection Act (HOEPA) - E3 – 190715

The Red Flags Rule - E3 – 190716

TILA - Home Equity Line of Credit (HELOC) - E3 – 190212

TILA - Closed-End Installment Loans - Non-Real Estate Secured - E3 – 190246

Regulation Updates:

Mortgage Servicing COVID-19 Rule – 2021 Updates

The 2021 Mortgage Servicing COVID-19 Rule temporarily in place from August 31, 2021 through December 31, 2021 requires mortgage servicers to make sure certain procedural safeguards have been met before referring certain 120-day-delinquent accounts for foreclosure, unless an exception applies. The Rule allows mortgage servicers to offer certain COVID-19-related loan modification options for incomplete applications, and it also stipulates when a mortgage servicer must renew reasonable diligence efforts.

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

- Mortgage Servicing Compliance - Loss Mitigation Procedures – 162744
- Loan Servicing Loss Mitigation – 26768
- CU - Loan Servicing Loss Mitigation – 19939

The following courses have been updated:

Electronic Funds Transfer Act - Regulation E – 66748

CU - Electronic Funds Transfer Act - Regulation E – 67455

FSC - Electronic Funds Transfer Act - Regulation E – 15624

Page deletion: *Applicability > Compliance Date*

Old version – “For accounts opened prior to July 1, 2010, your institution cannot assess any fee on or after August 15, 2010, unless your institution has obtained the consumer's consent.

For accounts opened on or after July 1, 2010, your institution must obtain the consumer's consent before assessing a fee.”

New version – Page deleted, as the compliance date is outdated.

FSC - Electronic Funds Transfer Act - Regulation E – 15624

Final rule implementation: *What Are EFTA and Regulation E? > What Are the EFTA and Regulation E?*

Old version – “A 2014 temporary provision permitting insured businesses to estimate certain pricing disclosures that would have expired in 2015 has been extended by five years to expire on July 21, 2020.”

New version – "A 2014 temporary provision permitting insured businesses to estimate certain pricing disclosures that would have expired in 2015 was extended by five years to expire in 2020. In response to this expiration date, the final rule created two permanent exceptions:

- Institutions are allowed to estimate the exchange rate for transfers to a particular country if, among other things, the institution made 1,000 or fewer transfers in the prior calendar year to the particular country for which the designated recipients of such transfers received funds in that country's local currency
- Institutions are allowed to estimate third-party fees for a transfer to a particular designated recipient's institution if, among other things, the institution made 500 or fewer transfers to the designated recipient's institution in the prior calendar year"

Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 76

CU - Member Due Diligence and Enhanced Due Diligence (MDD/EDD) – 14207

DB - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 48193

FBO - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 115339

FSC - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 21907

Answer change: *Pre- and Post-Test > Q10*

Old version – Question: "Information collected at account opening for an individual, based on your institution's policy includes all of the following EXCEPT:"

Answer A: "Name"; Answer B: "Nationality"; Answer C: "A P.O. box"; Answer D: "Contact information"; Answer E: "Official personal identification number"

Correct answer: C, "A P.O. box"

New version – Answer B: "Nationality" removed

Maintenance Updates:

The following courses have been updated:

Counterfeiting and Forgery – 159

CU - Counterfeiting and Forgery – 17182

(1) Image replacement: *What to Watch For > Counterfeit Currency > Signs of Counterfeit Currency*

Old version – Images on page were linked to a retired course library.

New version – Images have been replaced with correct links to updated assets.

(2) Image replacement: *What to Watch For > Counterfeit Currency > Anti-Counterfeiting Features in Newer Currency (cont.) (5)*

Old version – Images on page were linked to a retired course library.

New version – Images have been replaced with correct links to updated assets.

(3) Broken link: *What to Do > Counterfeit Currency > Counterfeit Bills Received From Consumers*

Old version – Link was outdated and no longer worked.

New version – Broken link removed; the updated link is on the next page.

(4) Broken link: *What to Do > Counterfeit Currency > Counterfeit Bills Received From Consumers*

Old version – Link was outdated and no longer worked.

New version – Broken link removed; the updated link is a few lines down on the same page.

Fair Lending Overview - E3 – 147916

Typo: *Pre- and Post-Test > Q15*

Old version – Question: “...The loan officer tells Jackie her that _____ should cosign the loan.”

New version – Question: “...The loan officer tells Jackie that _____ should cosign the loan.”

Customer information Security Awareness (CISA) – 11142

DB - Customer Information Security Awareness (CISA) – 48201

Member Information Security Awareness (MISA) – 22399

CU MISA 22 - Incident Response Program – 23053

CISA 22 - Incident Response Program – 9143

Typo: *IRP Requirements > Examples of When Notice Is Not Expected*

Old version – “A laptop containing sensitive customer information is lost, but the data is encrypted, and an investigation determines that it is likely the thieves have the ability to circumvent the security controls”

New version – “A laptop containing sensitive customer information is lost, but the data is encrypted, and an investigation determines that it is unlikely the thieves have the ability to circumvent the security controls”

FSC - Fair Debt Collection Practices Act – 13096

Activity fix: *Rights and Restrictions > Restricted Activities > P3*

Old version – Activity appeared very small.

New version – HTML has been updated to increase size of the activity.

CU - Fraud at the Teller Station – 45516

Typo: *Pre- and Post-Test > Q20*

Old version – Question: “...All of the following are common examples of fraud encountered tellers may encounter EXCEPT:”

New version – Question: “...All of the following are common examples of fraud a teller may encounter EXCEPT:”

FSC - Regulation Review - OFAC, BSA, and GLBA – 15189

Activity fix: *GLBA > Information Security Guidelines*

Old version – Rollover information did not show up for the last bullet that reads “Protect against unauthorized access or use of this information”

New version – Page has been updated to include the following for the last bullet that reads “Protect against unauthorized access or use of this information:”

Unauthorized access involves any situation where customer/consumer records have been obtained without the proper consent or legal authority. Your institution is required to establish internal controls to prevent wrongful access. Examples of unauthorized access may include:

- The theft or wrongful use of PINs or other access codes
- Pretext calling by outsiders seeking to obtain information under false pretenses
- Computer hackers who enter the institution's system

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

- Advanced Financial Math - 45757
- CU - Advanced Financial Math - 19908
- Unlawful Internet Gambling - Reg GG - 58
- CU - Unlawful Internet Gambling - Reg GG - 17207

- FSC - Unlawful Internet Gambling Exposed - How to Comply with the Law - 12759
- Credit Card Act of 2009 - Amend Reg. Z - 49006
- CU - Credit Card Act of 2009 - Amend Reg. Z - 19918
- CU - Liquidity Management for Credit Unions - 19891
- CU - Member Business Lending - 19229
- CU - National Credit Union Share Insurance Fund (NCUSIF) - 18758
- Beginning Financial Math - 45910
- CU - Business Etiquette - 45380
- Checking Accounts and Other Transaction Products - 34816
- CU - Checking Accounts and Other Transaction Products - 19916
- Delegation Skills - 45107
- CU - Delegation Skills - 45615
- Fundamentals of Banking II - The Banking Institution - 173
- CU - Fundamentals of Credit Unions II - The Credit Union - 18748
- CU - Fundamentals of Credit Unions I - The Credit Union System - 18746
- Greening the Office - 45111
- Introduction to Appraisal - 19934
- Negotiation Skills - 45116
- CU - Negotiation Skills - 45924
- CU - Office Safety - 45371
- Professional Business Dress - Men - 45119
- CU - Professional Business Dress - Men - 45621
- U.S. Financial Institutions - 45915
- CU - U.S. Financial Institutions - 19958

Mortgage Course Updates:

The following courses have been updated in the OCL Artisan environment:

- Home Mortgage Disclosure Act (HMDA) – 12557

Retired Courses:

There are no courses being retired this month.