



COURSE CATALOG *for*  
**MORTGAGE LENDERS**

---

Efficient • Effective • Engaging



## YOUR PARTNER

### *for* Ensuring an Engaged, Compliant Workforce

Financial institution regulations are constantly changing. That means preparing your team needs continual attention, including the frontlines, compliance team, executive leadership and board of directors. When you factor in a tight labor market and the need to provide training that engages employees, that's one big challenge.

Wouldn't life be easier if you had one place to go for all your regulatory compliance and professional development needs? You'll find everything you need from OnCourse Learning.

- Deep experience in financial services
- Enterprise compliance, risk management and professional development courses
- ACAMS accredited continuing education and certifications
- Multi-modal formats - webinars, videos, micro-learning, animation and more
- Regulatory compliance updates

We enable career success with a flexible, purpose-built learning management platform, and effective and engaging online courses designed to minimize and mitigate compliance risk. Our learning, subject matter and compliance experts monitor regulatory changes and update courses to deliver compliance and professional development that sticks.

Over 10,000 clients and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, over the course of our 40+ year history we have trained over 190,000 individuals with our NMLS-approved licensure and continuing education courses.

### Webinars presented by **Industry Experts**

In addition to hundreds of online training courses, our clients also have access to more than 450 webinars delivered by industry professionals on some of the most critical topics in the financial services industry. Some of these topics include BSA, Compliance, Cybersecurity and more. Save on webinar subscription packages that never expire!

# COMPLIANCE TRAINING

- *made simple*

OnCourse Learning is your partner for regulatory compliance and professional development training with over 300 courses designed specifically for mortgage professionals.



## Mortgage Advantage

Broaden your training with 64 courses in this package that cover a wide-range of useful mortgage compliance topics.



## Mortgage Edge

Take it to the next level with Mortgage Edge – including 147 courses designed to train both new and existing mortgage professionals for career success with professional development, job knowledge and compliance training.



## Mortgage Complete

Extend training across your organization with this premier package that includes 241 courses to meet all your training needs.

Compliance Essentials	✓	✓	✓
Compliance Plus	✓	✓	✓
Mortgage Servicing Compliance	✓	✓	✓
Customer Information Security Awareness (CISA)	~	✓	✓
OnCourse Unplugged	~	✓	✓
Personal Productivity	~	✓	✓
Impactful Communication	~	✓	✓
Dynamic Leadership	~	✓	✓
Prescriptive Selling	~	✓	✓
Employment Law	~	~	✓
Diversity, Equity and Inclusion	~	~	✓
State-Specific Sexual Harassment	~	~	✓
Human Trafficking Awareness Suite	~	~	✓
Remote Management	~	~	~
Mortgage 101	~	~	~
Customer Service	~	~	~
Rockstar Recruiting	~	~	~
Cybersecurity Starter	~	~	~
Cybersecurity Fundamentals	~	~	~
Cybersecurity Advanced	~	~	~
GDPR	~	~	~
Remote Worker Preparedness	~	~	~
HIPAA / HITECH	~	~	~
PCI Compliance	~	~	~

\* ✓ Included | ~ Optional Add On

OnCourse Learning is your partner for regulatory compliance and professional development training. We understand our clients have unique business requirements. Our flexible training packages makes it easy to add series [a la carte](#) to build a program that fits your needs.



# TABLE OF CONTENTS

## Compliance Essentials ..... 8

- A Borrower's Right to Privacy in a Mortgage Transaction ~ E3
- BSA and AML in Mortgage ~ E3
- Equal Credit Opportunity Act: Regulation B ~ E3
- Fair Credit Reporting Act – FCRA ~ E3
- Fair Lending Overview ~ E3
- Fair Lending Overview - Lending Staff ~ E3
- Home Mortgage Disclosure Act (HMDA)
- Homeowners Protection Act (HPA) ~ E3
- Red Flags of Fraud ~ E3
- Real Estate Settlement Procedures Act (RESPA) ~ E3
- Reporting and Recordkeeping Requirements ~ E3
- Suspicious Activity Reporting (SAR) ~ E3
- Suspicious Activity Reports - Red Flags for Lenders ~ E3
- TILA - RESPA Integrated Disclosure (TRID) ~ E3
- Truth in Lending Act (TILA)
- Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution ~ E3

## Compliance Plus ..... 10

- Ability to Repay (ATR) and Qualified Mortgage (QM) Rules
- Accurate and Ethical Advertising
- Americans with Disabilities Act ~ E3
- Anti-Terrorism ~ E3
- Appraisal and Evaluation Interagency Guidelines
- Beneficial Ownership
- Business Continuity and Disaster Recovery
- CCPA
- Customer Information Security Awareness (CISA)
- Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)
- Customer Identification Program (CIP) ~ E3
- Ethical Dilemmas and the Fight against Mortgage Fraud ~ E3
- Exploring Mortgage Servicing Rules
- Exploring Small Servicer Mortgage Servicing Rules
- FACT Act Overview
- Fair Debt Collection Practices Act (FDCPA) ~ E3
- Fair Housing Act (FHA) ~ E3
- Federal Foreclosure Laws and Regulations
- Federal Regulation of Real Estate Appraisals
- Flood Disaster Protection Act
- Handling Consumer Complaints
- Home Ownership and Equity Protection Act (HOEPA) ~ E3
- Interest Rate Risk Management
- Loan Originator Compensation
- Managing OREO
- Military Lending Act ~ E3
- Office of Foreign Assets Control (OFAC) ~ E3
- Providing Service to Customers with Disabilities
- Red Flags Rule ~ E3
- Right to Financial Privacy Act (RFPA)
- Safeguarding Information: The Gramm-Leach-Bliley Act
- Servicemembers Civil Relief Act – SCRA ~ E3
- Subprime and Predatory Lending
- The SAFE Act ~ E3
- Telemarketing Consumer Fraud and Abuse Prevention Act
- USA PATRIOT Act (Know Your Customer) ~ E3

## What is an E3 Course?

Our new E3 courses include animation, video, infographics and a variety of role based scenarios for an efficient, effective and engaging learning experience. Contact us to get these courses added to your current packages.

## Mortgage Servicing Compliance ..... 13

- Introduction to Mortgage Servicing Compliance and Risk Management
- Payment Processing
- Mortgage Servicing Transfers
- Disputes and Information Requests
- Force Placed Insurance
- Flood Insurance
- Escrows
- Early Delinquent Borrowers
- Seriously Delinquent Borrowers
- Loss Mitigation Procedures
- Communicating with Borrowers Facing Foreclosure
- Private Mortgage Insurance (PMI) Cancellation and Termination

## Customer Information Security Awareness (CISA) ..... 14

- CISA - 01 - Security System Issues
- CISA - 02 - Passwords
- CISA - 03 - Internet Banking Security
- CISA - 04 - Securing Customer Information
- CISA - 05 - Securing Nonpublic Areas
- CISA - 06 - Information Disposal
- CISA - 07 - PINs
- CISA - 08 - Customer Requests
- CISA - 09 - Interactive Voice Response Systems
- CISA - 10 - Clean Desk Policy
- CISA - 11 - Media and Equipment
- CISA - 12 - Network Component Security
- CISA - 13 - Data Encryption Standards
- CISA - 14 - Remote Access Standards
- CISA - 15 - Laptop and PDA Security
- CISA - 16 - Intrusion Detection and Firewall Security
- CISA - 17 - Virtual Private Network Security
- CISA - 18 - Computer Room Security
- CISA - 19 - File Backup and Storage
- CISA - 20 - PC Software Controls
- CISA - 21 - Virus and Spyware Prevention
- CISA - 22 - Incident Response Program
- CISA - 23 - Social Engineering
- CISA - 24 - Social Media

## OnCourse Unplugged ..... 16

Unplugged: Anti-Money Laundering  
Unplugged: BSA/AML Overview  
Unplugged: BSA/AML Program  
Unplugged: Current Transaction Reports  
Unplugged: Equal Credit Opportunity Act  
Unplugged: Fair Housing Act  
Unplugged: Fair Lending Overview  
Unplugged: Home Mortgage Disclosure Act  
Unplugged: Identity Theft Program  
Unplugged: Identity Theft Red Flags  
Unplugged: Know Your Customer  
Unplugged: OFAC  
Unplugged: Phishing  
Unplugged: Privacy  
Unplugged: Social Engineering  
Unplugged: Suspicious Activity Reports

## Personal Productivity ..... 18

Personal Productivity - Introduction  
Personal Productivity - Goal and Task Prioritization  
Personal Productivity - Block Scheduling  
Personal Productivity - Slush Time Management  
Personal Productivity - Leveraging Time  
Personal Productivity - How to Delegate  
Personal Productivity - Planning your Schedule  
Personal Productivity - Managing Your Schedule  
Personal Productivity - Email Management  
Personal Productivity - Energy Management  
Personal Productivity - Series Summary

## Impactful Communication ..... 19

Impactful Communication - Series Introduction  
Impactful Communication - Setting Proper Expectations  
Impactful Communication - Communication Rules  
Impactful Communication - Keys to Successful Emails  
Impactful Communication - Graduated Learning  
Impactful Communication - Effective Listening  
Impactful Communication - Assertive Behavior  
Impactful Communication - Healthy Conflict  
Impactful Communication - Intro to Public Speaking  
Impactful Communication - Series Summary

## Dynamic Leadership ..... 20

Dynamic Leadership - Introduction  
Dynamic Leadership - Key Leadership Qualities  
Dynamic Leadership - Developing Trust  
Dynamic Leadership - Creating Buy In  
Dynamic Leadership - Communicating Why  
Dynamic Leadership - Key Training Principles  
Dynamic Leadership - Effective Meetings  
Dynamic Leadership - Coaching to Peak Performance  
Dynamic Leadership - Employee Development Planning  
Dynamic Leadership - Accountability Meetings  
Dynamic Leadership - Series Summary

## Prescriptive Selling ..... 21

Prescriptive Selling - Introduction  
Prescriptive Selling - Goal and Metric Planning  
Prescriptive Selling - Probing for Needs  
Prescriptive Selling - Matching Benefits

Prescriptive Selling - Building Urgency  
Prescriptive Selling - Situational Selling  
Prescriptive Selling - Next Step Selling  
Prescriptive Selling - Trial Closing  
Prescriptive Selling - Objection Handling  
Prescriptive Selling - Upselling  
Prescriptive Selling - Series Summary

## Employment Law ..... 22

Avoiding Wrongful Termination  
Disability Discrimination and Accommodation for Managers  
Employee Discipline  
Employee Privacy: Balancing a Manager's Right to Know  
Employment Discrimination: Maintaining a Fair Workplace (Global)  
Employment Discrimination: Maintaining a Fair Workplace (US)  
Harassment and Bullying: Managing Threats to a Respectful Work Culture (Employee)  
Harassment and Bullying: Managing Threats to a Respectful Work Culture (Manager)  
Harassment and Bullying: Managing Threats to a Respectful Work Culture (Summary)  
Harassment: Ensuring a Respectful Workplace  
Legal Aspects of Interviewing and Hiring  
Managing Substance Abuse in the Workplace: Employee Edition  
Managing Substance Abuse in the Workplace: Manager Edition  
Meal and Rest Break Training  
Preventing Age Discrimination  
Preventing and Addressing Sexual Harassment for Employees  
Preventing Employment Discrimination for Federal Agencies  
Preventing Employment Discrimination for Managers and Supervisors  
Preventing Employment Discrimination: Employee Edition  
Preventing Unlawful Retaliation in the Workplace  
Preventing Unlawful Workplace Harassment for Federal Agencies: Employee Edition  
Preventing Unlawful Workplace Harassment for Federal Agencies: Manager Edition  
Religious Discrimination and Accommodation  
Speak Up! Doing Right by Raising Concerns (Employee)  
Speak Up! Doing Right by Raising Concerns (Manager)  
Understanding the Family Medical Leave Act (FMLA)  
US Workplace Harassment General Manager  
US Workplace Harassment General Non-Manager  
US Workplace Harassment Learner Selection  
US Workplace Harassment Multi-State (120)  
US Workplace Harassment Multi-State (50)  
US Workplace Harassment Multi-State (60)  
Wage and Hour Basics  
Wage and Hour Basics CA Manager and Supervisor Edition

## Diversity, Equity and Inclusion ..... 26

An Introduction to Unconscious Bias  
Diversity and Inclusion: Valuing Differences for Mutual Success  
Diversity, Equity and Inclusion in Communications  
Diversity, Inclusion and You  
Empathy and Allyship  
Employee Essentials: Culture  
Employee Essentials: Disabilities  
Employee Essentials: Gender  
Employee Essentials: Generations  
Employee Essentials: Introduction  
Employee Essentials: LGBTQ

- Employee Essentials: Micro-messages
- Employee Essentials: Religion
- Employee Essentials: Veterans
- Micro-Behaviors and Other Messages
- Sensitivity to Racial Identity
- Sensitivity to Social Identity
- Unconscious Bias and You: Essentials
- Understanding Bias and Avoiding Common Mistakes
- Valuing Diversity (All Employees)
- Valuing Diversity (Managers)
- Ethical Snapshots
- This Month In Diversity Videos

**State-Specific Sexual Harassment ..... 29**

- US Workplace Harassment California Manager
- US Workplace Harassment California Non-Manager
- US Workplace Harassment Connecticut Non-Manager
- US Workplace Harassment Connecticut Manager
- US Workplace Harassment Delaware Manager
- US Workplace Harassment Delaware Non-Manager
- US Workplace Harassment Illinois Manager
- US Workplace Harassment Illinois Non-Manager
- US Workplace Harassment Maine Manager
- US Workplace Harassment Maine Non-Manager
- US Workplace Harassment New York Manager
- US Workplace Harassment New York Non-Manager

**Human Trafficking Awareness Suite ..... 31**

- Introduction to Human Trafficking
- Countering Human Trafficking

**Remote Management ..... 32**

- Best Practices for Working from Home
- Time Management While Working from Home
- Productivity at Home
- Building Resilience
- Managing Stress
- Engaging Remote Teams
- Setting Expectations and Feedback

**Mortgage 101 ..... 33**

- A Closer Look at Title Insurance ~ E3
- Advanced Financial Math
- Advanced Title Insurance Concerns ~ E3
- Adjustable-Rate Mortgages ~ E3
- An In-Depth Look at Credit Report Analysis ~ E3
- Analyzing Personal Financial Statements
- Appraisals
- Assessing Borrower Income for C Corporations
- Assessing Borrower Income for S Corporations
- Assessing Income for Partnership Applicants
- Assessing Income for Salary and Hourly Employees ~ E3
- Assessing Income for Sole Proprietorships (Schedule C) ~ E3
- Basics of Title Insurance ~ E3
- Beginning Financial Math
- Borrower Asset Review ~ E3
- Calculating Rental Income
- The Closing Function ~ E3
- Completing Section 1 of the URLA
- Completing Sections 2 & 3 of the URLA
- Completing Sections 4 & 5 of the URLA
- Completing Sections 6 Through 9 of the URLA

- Consumer Credit Products
- CFPB Examinations: Understanding Procedures, Ensuring Compliance
- Escrow Accounts and Disclosures
- Federal Reserve and Monetary Policy
- FHA 203(k) Rehabilitation Program ~ E3
- FHA Arm Program ~ E3
- FHA Factor in Mortgage Lending
- FHA Home Equity Conversion Mortgages (HECM) ~ E3
- FHA Lending Overview ~ E3
- FHA Streamline Refinances ~ E3
- Flood Insurance ~ E3
- Home Equity (Open-End Credit)
- Home Purchases, Refinances and Mortgages
- Key Components of Credit Reports
- Mortgage Loan Cycle ~ E3
- Mortgage Loan Processing 101
- Mortgage Math ~ E3
- Mortgage Profession
- Originating VA Loans
- Private Mortgage Insurance
- Reverse Mortgages
- Reviewing the Purchase Contract ~ E3
- Rural Development and the Single Family Housing Guaranteed Loan Program
- Second Lien Real Estate Mortgage Loans / Junior Real Estate Mortgage Loans
- Securitization and the Secondary Mortgage Market
- The Basics of Credit Report Analysis ~ E3
- Title Insurance
- Underwriting
- Underwriting FHA Loans ~ E3
- Underwriting VA Loans ~ E3
- VA Lending Overview ~ E3
- Verbal Verification of Employment (VVOE) ~ E3
- Verification of Deposit (VOD) ~ E3
- Verification of Employment (VOE) ~ E3
- Verification of Mortgage (VOM) ~ E3
- Verification of Rent (VOR) ~ E3

**Customer Service ..... 38**

- Customer Service Introduction
- Etiquette
- Know Your 'Pathy
- What I Can Do
- Happy to Help
- Inbound and Outbound Conversations
- Proper Email and Chat Etiquette
- Digital Ping-Pong
- Using Canned Responses
- Helping Upset Customers
- Customer Service Summary

**Rockstar Recruiting ..... 39**

- Introduction to Recruiting
- Selling Top Talent
- Creating a Process
- Playing the Numbers
- Identifying Rockstars
- Behavioral Interviewing
- Recruiting for Retention
- Summary of Recruiting

**Cybersecurity Starter ..... 40**

- Defending Against Phishing
- Security Awareness Essentials

\*Accredited courses. See course description for accreditation type.



**Cybersecurity Fundamentals ..... 41**

- A Day In the Life Theme: Security Awareness
- Appropriate Use of Social Media
- Defeating Social Engineers (Advanced)
- Defeating Social Engineers (Standard)
- Human Firewall Theme: Security Awareness and Literacy
- PCI Essentials for Cardholder Data Handlers and Supervisors
- Phishing
- Protecting Mobile Data and Devices
- Security Awareness Essentials
- Strongest Link Theme: Security Awareness and Literacy

**Cybersecurity Advanced ..... 42**

- A Day In the Life Theme: Security Awareness
- A Day In the Life Theme: *(with Adaptive TestOut/Analytics)*
- Appropriate Use of Social Media
- Baseline Information Security Training for IT Professionals
- Cloud Security
- Data & Records Retention
- Defeating Social Engineers (Advanced)
- Defeating Social Engineers (Standard)
- Email Security & Instant Messaging Security
- GDPR: GDPR for Data Handlers
- GDPR: How to Comply With the GDPR in the US
- GDPR: Introduction and Overview
- GDPR: Key Principles of the GDPR
- GDPR: Navigating the GDPR with our US Partners
- GDPR: Transfers of Data Outside of the EU
- Human Firewall Theme *(Adaptive TestOut/Analytics)*
- Human Firewall Theme: Security Awareness and Literacy
- Incident Reporting
- Information Security for Executives
- "Internet of Things" and Home Security
- Introduction to the OWASP Top 10
- Password Management
- PCI Essentials for Cardholder Data Handlers and Supervisors
- PCI Requirements Overview for IT Professionals
- Phishing
- Physical Security
- Privacy and Data Protection
- Privileged User Security
- Protecting Mobile Data and Devices
- Security Awareness Essentials
- Security Awareness for Managers
- Security Awareness for the Home
- Security Awareness Fundamentals Theme *(with Adaptive TestOut/Analytics)*
- Strongest Link Theme: *(with Adaptive TestOut/Analytics)*
- Strongest Link Theme: Security Awareness and Literacy
- Working Remotely

**GDPR ..... 46**

- GDPR: Introduction and Overview
- GDPR: Key Principles of the GDPR
- GDPR: Transfers of Data Outside of the EU
- GDPR: Navigating the GDPR with our US Partners
- GDPR: GDPR for Data Handlers
- GDPR: How to Comply With the GDPR in the US

**Remote Worker Preparedness ..... 47**

- Coronavirus Phishes and Scams
- Defending Against Phishers
- Email and Instant Messaging Security

- Phishing Defense Essentials
- Protecting Mobile Data and Devices
- "The Internet of Things" and Home Security
- Security Awareness for the Home
- Working Remotely

**HIPAA / HITECH ..... 48**

- HIPAA/HITECH Privacy for Business Associates
- HIPAA/HITECH Privacy for Covered Entities
- HIPAA/HITECH Information Security

**PCI Compliance ..... 49**

- PCI Essentials for Cardholder Data Handlers and Supervisors
- PCI Requirements Overview for I.T. Professionals
- Privacy and Data Protection
- Data and Records Retention

# Compliance Essentials

This package gives you access to the basics, with 16 courses aimed to provide an overall understanding of the mortgage compliance essentials.

## A Borrower's Right to Privacy in a Mortgage Transaction ~ E3 40 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the solicitation, origination, processing, closing and servicing of mortgage loans. Multiple laws protect the privacy of borrowers, and violation of these laws can result in serious liability. This course reviews the privacy laws that protect borrowers from the time they receive a solicitation for a mortgage loan until their loans are repaid. It also discusses the actions that are necessary to maintain compliance with privacy laws, which are an ongoing concern for mortgage professionals.

## BSA and AML in Mortgage ~ E3 35 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering in your organization. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. Within the framework of the BSA, this course also discusses the key elements of an anti-money laundering (AML) compliance program, which is required for all financial institutions.

## Equal Credit Opportunity Act: Regulation B ~ E3 35 Minutes

This course provides an overview of the Equal Credit Opportunity Act and its implementing Regulation B, which prohibits discrimination in any aspect of the credit process on the basis of race, gender, marital status, religion, national origin, age, color, receipt of public assistance income, or the exercise of rights under the Consumer Credit Protection Act. Important regulatory restrictions and precautions are discussed in the course, that involve taking the credit applications, evaluating the application, notifying applicants of the credit decision, and maintaining records of the loan. Who and what are covered by the law are explored. Adverse action and appraisal disclosure requirements are explained.

## Fair Credit Reporting Act – FCRA ~ E3 30 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information.

## Fair Lending Overview ~ E3 30 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

## Fair Lending Overview-Lending Staff ~ E3 40 Minutes

This course will provide you with an understanding of the basic concepts regarding fair lending that you need to understand and apply to customers and loans during any part of the loan life cycle.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

## Home Mortgage Disclosure Act (HMDA) 20 Minutes

This course will review the background of HMDA and important amendments to its provisions, the legal and ethical importance of its reporting and disclosure requirements, as well as new standards for entities and individuals as a result of changes mandated by the Dodd-Frank Act.

## Homeowners Protection Act (HPA) ~ E3 20 Minutes

This course provides a review of the provisions of the Homeowners Protection Act (HPA), including definitions associated with the Act, identification of entities covered by its provisions, disclosure requirements, guidelines for compliance with the HPA, and penalties for violations.

## Red Flags of Fraud ~ E3 45 Minutes

This course will educate mortgage professionals on mortgage fraud, identity theft, and the dangers that these practices present to consumers and organizations alike. Students will also learn common indicators of fraudulent and harmful practices, and how to equip themselves to recognize and thwart unlawful transactions. Students will also gain an understanding of federal efforts to identify and prevent acts of identity theft, learning specific red flags of fraudulent use of consumer information and the steps that they can take in the mortgage process to detect and prevent fraud.

## Real Estate Settlement Procedures Act (RESPA) ~ E3 30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). Newly updated to incorporate recent rule changes by the CFPB, this course includes the most up-to-date information available regarding RESPA and its requirements, including those related to disclosures, servicing, fee prohibitions, and more.

## Reporting and Recordkeeping Requirements ~ E3 30 Minutes

Reporting and recordkeeping are essential to BSA compliance, as the reports create the documentation needed to track criminal activity. This new microlearning video course explains the responsibilities of employees for collecting customer information to meet reporting and recordkeeping rules or reviewing and maintaining these reports.

## Suspicious Activity Reporting (SAR) ~ E3 30 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This new microlearning video course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.



## **Suspicious Activity Reports - Red Flags for Lenders ~ E3**

### **15 Minutes**

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This new microlearning video course will introduce you to various examples of red flags relevant to your role at your financial institution.

## **TILA - RESPA Integrated Disclosure (TRID) ~ E3**

### **45 Minutes**

The enactment of the TILA-RESPA Integrated Disclosure (TRID) Rule was one of the most significant regulatory changes in recent history for mortgage lenders. With the intent of making the mortgage loan process more understandable for borrowers, the implementation of TRID included two distinctly new disclosures with specific timing rules for lenders. Students will be taken through an explanation of why the Loan Estimate and the Closing Disclosure are so important, including a page by page tour of each disclosure. This course is a must for any mortgage professional looking to stay compliant with TRID, mitigate unnecessary loan costs, or effectively manage pipelines to ensure timely closings.

## **Truth in Lending Act (TILA)**

### **30 Minutes**

In this course, participants will review the purpose of TILA, learn about creditors and loans regulated by TILA, explore required disclosures, and more. Students will review rescission rights, advertising requirements and prohibitions, and recent legislation implementing updated requirements for consideration of borrower repayment ability, qualified mortgages, higher-priced mortgage loans, escrow accounts and loan servicing.

## **Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution ~ E3**

### **30 Minutes**

This course covers unfair, deceptive, and abusive acts and practices that can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course describes the federal laws that protect consumers from financial harm associated with such practices and that involve financial products and services such as deposit products or lending activities.

# Compliance Plus

Broaden your compliance training with 64 courses that cover a wide range of relevant regulatory topics.

## Ability to Repay (ATR) and Qualified Mortgage (QM) Rules

60 Minutes

This course will help participants understand the importance of the Rule and its effect on the mortgage landscape, and will highlight compliance concerns that may arise. The course will also review some examples in the form of Discussion Scenarios.

## Accurate and Ethical Advertising

30 Minutes

This course will review the legal and ethical importance of truthful and accurate advertising. The course will highlight some of the more important legislative changes related to advertising and accountability since the mortgage industry "meltdown." Specific provisions addressed include those under the Truth-in-Lending Act (Regulation Z) and the MAP Rule (Regulation N). The course will also review some examples based on real advertising that has been distributed throughout the consumer marketplace.

## Americans with Disabilities Act ~ E3

60 Minutes

This course provides an overview of the Americans with Disabilities Act (ADA), its purpose, and how its provisions are organized. This course will specifically focus on the requirements of Titles I and III of the ADA. Your financial institution must comply with the employment provisions of Title I and the public accommodations provisions of Title III presented in this course.

## Anti-Terrorism ~ E3

20 Minutes

Several federal laws have been passed to strengthen homeland security and help detect and deter terrorist activity in the financial sector. This course will discuss the U.S. government's efforts to combat terrorism and related illegal activities with the help of financial institutions like yours. The course will provide an overview of the U.S. anti-terrorism laws and the international anti-terrorism efforts. You will learn about common terrorist financing methods and how you can be a part of the effort to detect and deter that activity.

## Appraisal and Evaluation Interagency Guidelines

30 Minutes

This course provides an overview of the appraisal and evaluation guidelines developed for all the federal financial institution bank, savings bank and credit union regulators.

## Beneficial Ownership

30 Minutes

This course explains the requirements of the final rule on beneficial ownership and related customer due diligence (CDD), a CDD Rule issued by FinCEN. The impact of the newly required beneficial ownership transparency and the need to obtain information from customers who were not required to provide such information in the past is major. The implementation of the various aspects of this rule affect multiple departments and lines of business. The new regulatory requirements mandate review of and revisions to Customer Identification Programs, OFAC procedures, CIP/CDD Risk Assessments, and BSA/AML policies.

## Recommended for:

- All Mortgage Professionals
- Mortgage Processors
- Compliance Staff
- Underwriters
- Mortgage Loan Originators
- Closers

## Business Continuity and Disaster Recovery

90 Minutes

If a natural disaster or other unexpected catastrophic event disrupted your business's day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

## CCPA

30 Minutes

In today's ever-advancing technology-driven environment, data is continually changing hands. Whether the data comes or goes by way of paper or computer, this information must be safeguarded to the fullest extent possible. Upon completion of this course, employees and supervisors will have a better understanding of the California Privacy Rights and Enforcement Act (CCPA) of 2020. This course is intended to help you recognize CCPA violations and how to address them.

## Customer Information Security Awareness (CISA)

120 Minutes

Explore specific requirements and general rules you must follow to ensure the security of customer information.

## Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 Minutes

CDD is a critical component of your institution's Bank Secrecy Act and anti-money laundering policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

## Customer Identification Program (CIP) ~ E3

25 Minutes

This course explains the basic requirements of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It details the six basic elements of a CIP and what types of customers and accounts are affected. Although each institution's Customer Identification Program will be tailored to its own specific needs and circumstances, this course will outline the law's requirements for collecting and verifying customer identifying information, including beneficial owners of legal entity customers.

## Ethical Dilemmas and the Fight against Mortgage Fraud ~ E3

35 Minutes

This course will educate students on the ethical challenges faced by mortgage professionals prior to the market crash, legislation implemented to put a stop to these harmful practices, and how these efforts forever changed the face of the industry. In addition, students will learn the differences between predatory lending and mortgage fraud and how each presents their own risks to the safety of consumers and organizations alike, as well as various types of fraudulent and harmful practices and what they mean in a mortgage lending context. Mortgage professionals will learn how to avoid the pitfalls that led to the financial crisis, so they can protect themselves, the organizations they work for, and the welfare of their clients and the industry as a whole.

## Exploring Mortgage Servicing Rules

### 60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

## Exploring Small Servicer Mortgage Servicing Rules

### 60 Minutes

This course will explore the Rules and their requirements, including those related to billing statements and information requests, error resolution, acceptance of payments, and loss mitigation. This course will also help students to understand policies and procedures, prohibitions, and the exemption for certain small servicers under the new regulations.

## FACT Act Overview

### 30 Minutes

This course provides an overview of the FACT Act (Fair and Accurate Credit Transactions Act of 2003), which amends the Fair Credit Reporting Act (FCRA). The goal of the FCRA and the FACT Act is to "require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of the Act."

## Fair Debt Collection Practices Act (FDCPA) ~ E3

### 30 Minutes

The Fair Debt Collection Practices Act (FDCPA) regulates how debt collection agencies can contact and communicate with consumers. This course discusses the guidelines and regulations set by the FDCPA.

## Fair Housing Act (FHA) ~ E3

### 20 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

## Federal Foreclosure Laws and Regulations

### 30 Minutes

This course looks at federal initiatives aimed at addressing the recent mortgage market crisis. Students will learn about federal efforts to curb harmful practices and create opportunities for struggling homeowners to regain ground and recover from the rampant foreclosures that took place from 2007 to 2011. This course discusses the circumstances that led to the market crisis, reasons behind the record numbers of foreclosures, and initial steps taken by the federal government to help the industry – and borrowers – bounce back. Areas covered include the Emergency Economic Recovery Act, HAMP, the MARS Rule, and the CFPB's Mortgage Servicing Final Rules. Students will learn the background and details of each law and their applicability in today's rebounding mortgage market.

## Federal Regulation of Real Estate Appraisals

### 60 Minutes

Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

## Flood Disaster Protection Act

### 15 Minutes

Students will explore the origins of the FDPA, its most essential provisions, and the impact of recent legislation on the Act itself and on the industry in affected areas.

## Handling Consumer Complaints

### 30 Minutes

This course explains why handling complaints is so important to a business' success and how to develop and implement an effective complaint program.

## Home Ownership and Equity Protection Act (HOEPA) ~ E3

### 50 Minutes

This professional development online course is a review of HOEPA and its corresponding regulations. Participants will learn the origins of subprime and predatory lending, review HOEPA and its implementing regulations, requirements, and prohibitions, and review the impact of HOEPA and new lending standards. Students will also explore high-cost home loan thresholds, homeownership counseling requirements, higher-priced mortgage loan standards, expanded prohibitions, and more.

## Interest Rate Risk Management

### 90 Minutes

This course discusses the responsibilities of senior management and the board of directors in the management of interest rate risk. It covers measuring interest rate risk, duration, and net economic value.

## Loan Originator Compensation

### 30 Minutes

This course will provide students with the essential information necessary to understand the Rule, and will provide a review of the regulatory and industry concerns considered by the CFPB in its rulemaking. This course will help participants understand the importance of the Rule and its effect on the mortgage landscape.

## Managing OREO

### 20 Minutes

Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institutions' original intent – they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

## Military Lending Act ~ E3

### 30 Minutes

This course provides knowledge of the Military Lending Act and its requirements for financial institutions.

## Office of Foreign Assets Control (OFAC) ~ E3

### 30 Minutes

This course explains the purpose and mission of the Office of Foreign Assets Control (OFAC). The course will provide an overview of the coverage and scope of the sanctions and regulations administered by the OFAC. The sanctions and regulations require financial institutions, such as yours, to block or restrict transactions involving individuals, entities, or governments that are known or suspected of financial criminal activity. You will be an important participant in your financial institution's efforts to help ensure that terrorists, drug cartels, criminal enterprises, and foreign governments subject to U.S. economic sanctions are not using the U.S. financial system to circumvent U.S. economic sanctions, launder money, and further their illegal activities. The course will also describe the essential elements of a sound OFAC compliance program.

## Providing Service to Customers with Disabilities

### 60 Minutes

Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

## Red Flags Rule ~ E3

### 40 Minutes

The continued growth of identity theft harms consumers and damages the mortgage industry. The Federal Trade Commission's Red Flags Rule requires mortgage professionals to take steps to prevent this form of fraud. This course explains how to identify and minimize the impact of identity theft in order to protect customers and their personal information. It will also discuss the origins of federal efforts to fight identity theft, the overall requirements of the Red Flags Rule, give familiarity with the expectations that relate to the mortgage industry and review specific steps that mortgage professionals can take in the loan origination process to detect and help prevent identity theft.

## Right to Financial Privacy Act (RFPA)

### 30 Minutes

Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

## Safeguarding Information: The Gramm-Leach-Bliley Act

### 30 Minutes

This course explores various aspects of the Gramm-Leach-Bliley Act (GLB Act). It discusses the purpose of the GLB Act, the protections offered under its provisions, details of the various privacy and opt-out notices it requires, and the differences in these requirements for consumers versus customers. The course also discusses practices prohibited and limited by the Act, as well as penalties for violations.

## Servicemembers Civil Relief ACT – SCRA ~ E3

### 45 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act as they impact financial institutions. The SCRA and the Military Lending, although different in scope and specific application, both provide benefits and protections to members of the armed forces and impact financial institutions. The course will review the important rights and protections afforded servicemembers under these laws as they relate to financial institutions.

## Subprime and Predatory Lending

### 60 Minutes

Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

## The SAFE Act ~ E3

### 45 Minutes

This course covers the federal regulations governing financial institutions under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), specifically the requirements of mortgage loan originators (MLOs) to register with a nationwide registry annually. The course also discusses the provisions of the Truth in Lending Act and implementing Regulation Z regarding loan originator qualification requirements.

## Telemarketing Consumer Fraud and Abuse Prevention Act

### 60 Minutes

This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

## USA PATRIOT Act (Know Your Customer) ~ E3

### 25 Minutes

Title III of the USA PATRIOT Act impacts mortgage lending transactions, requiring verification of customer identities and reporting of suspicious financial activities. The Financial Crimes Enforcement Network (FinCEN) has primary responsibility for investigating, identifying, and reporting information on money laundering and other financial crimes. This course will briefly review the USA PATRIOT Act and how its requirements apply to mortgage professionals.

# Mortgage Servicing Compliance

Mortgage servicing plays an essential role in the mortgage lending process. Not only do servicers oversee routine servicing, ranging from payment processing, maintaining escrow accounts, and handling error resolution procedures, they also are involved with default servicing and the foreclosure process. These courses focus on regulatory requirements for mortgage servicers that are imperative to execute through policies and procedures.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff
- Mortgage Servicers

## Introduction to Mortgage Servicing Compliance and Risk Management

### 20 Minutes

This course explains the need for servicing procedures and provides an overview of the 11 other topics in this series.

## Payment Processing

### 15 Minutes

This course provides a review of certain mortgage servicing rules regarding periodic statements, how to determine if a loan is a high-cost mortgage, and compliance requirements with payoff statements and credit balances.

## Mortgage Servicing Transfers

### 15 Minutes

This course provides a quick review of responsibilities and compliance requirements regarding mortgage servicing transfers and mortgage transfer disclosures as well as understanding the differences between the two types of disclosures.

## Disputes and Information Requests

### 20 Minutes

This course provides a refresher on RESPA error resolution procedures and provides an explanation of requirements involved in information requests.

## Force Placed Insurance

### 15 Minutes

Review force-placed insurance and recall your understanding of force-placed insurance requirements with this course.

## Flood Insurance

### 15 Minutes

This course provides a review of the requirements of both placing flood insurance as well as the requirements of terminating force-placed flood insurance.

## Escrows

### 30 Minutes

Refresh your understanding of escrows statements and escrow analysis with this course.

## Early Delinquent Borrowers

### 20 Minutes

This course provides an overview of the functions of servicer personnel in regards to early delinquent borrowers.

## Seriously Delinquent Borrowers

### 15 Minutes

By the end of this course, you will learn how to properly communicate with seriously delinquent borrowers or borrowers in bankruptcy.

## Loss Mitigation Procedures

### 30 Minutes

This course provides a refresher on loss mitigation procedures. By the end of this course, you will be able to describe actions taken on a loss mitigation application submission as well as know how to evaluate all options for loss mitigation.

## Communicating with Borrowers Facing Foreclosure

### 20 Minutes

By the end of this course, you will be able to describe RESPA foreclosure requirements and explain requirements of the Protecting Tenants at Foreclosure Act.

## Private Mortgage Insurance (PMI) Cancellation and Termination

### 15 Minutes

This course provides a review of the Homeowners Protection Act and explains the cancellation of PMI through automatic and requested termination.

# Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### CISA - 01 - Security System Issues

#### 15 Minutes

Review, FAX, e-mail and internet systems, as well as acceptable use, confidentiality and professional use policies.

### CISA - 02 - Passwords

#### 15 Minutes

Discover best practices for selecting passwords and controlling access to workstations.

### CISA - 03 - Internet Banking Security

#### 15 Minutes

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

### CISA - 04 - Securing Customer Information

#### 15 Minutes

Consider compliance with the GLBA from a bank IT perspective.

### CISA - 05 - Securing Nonpublic Areas

#### 15 Minutes

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

### CISA - 06 - Information Disposal

#### 15 Minutes

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

### CISA - 07 - PINs

#### 15 Minutes

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

### CISA - 08 - Customer Requests

#### 15 Minutes

Establish procedures for responding to lawfully authorized requests for release of confidential data.

### CISA - 09 - Interactive Voice Response Systems

#### 15 Minutes

How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

### CISA - 10 - Clean Desk Policy

#### 15 Minutes

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

### CISA - 11 - Media and Equipment

#### 15 Minutes

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

### CISA - 12 - Network Component Security

#### 15 Minutes

Take a closer look at the types of security issues connected with a bank's network hardware.

### CISA - 13 - Data Encryption Standards

#### 15 Minutes

Learn about standards for encoding/decoding customer data.

### CISA - 14 - Remote Access Standards

#### 15 Minutes

Gain a better understanding of how to enforce remote access standards when working with a service provider.

### CISA - 15 - Laptop and PDA Security

#### 15 Minutes

Brush up on laptop- and cell phone-related security issues.

### CISA - 16 - Intrusion Detection and Firewall Security

#### 15 Minutes

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

### CISA - 17 - Virtual Private Network Security

#### 15 Minutes

Learn more about information security guidelines for VPN use.

### CISA - 18 - Computer Room Security

#### 15 Minutes

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.



## **CISA - 19 - File Backup and Storage**

### **15 Minutes**

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

## **CISA - 20 - PC Software Controls**

### **15 Minutes**

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

## **CISA - 21 - Virus and Spyware Prevention**

### **15 Minutes**

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

## **CISA - 22 - Incident Response Program**

### **15 Minutes**

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information - a program developed to respond to unauthorized access to customer information, including required notifications.

## **CISA - 23 - Social Engineering**

### **15 Minutes**

Social engineering - as it relates to information security - is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

## **CISA - 24 - Social Media**

### **15 Minutes**

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

# OnCourse Unplugged

OnCourse Unplugged video compliance courses are revolutionizing the way employees learn about serious topics, including courses that will change the face of compliance training and learning for years to come. The series includes a library of core video compliance courses that are published and reviewed by our compliance experts to ensure clients have everything needed to stay compliant in a fun and engaging way.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Unplugged: Anti-Money Laundering

15 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

### Unplugged: BSA/AML Overview

10 Minutes

The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses identification, recordkeeping, and reporting requirements of the BSA.

### Unplugged: BSA / AML Program

10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

### Unplugged: Current Transaction Reports

15 Minutes

This course focuses on the currency transaction reporting requirements of the Bank Secrecy Act (BSA). The primary purpose of the BSA is to prevent and detect money laundering activity through financial institutions and certain other businesses within the United States. This course teaches you about the requirements for determining whether or not a Currency Transaction Report (CTR) is applicable to a transaction. Also, you will learn about the necessary customer information required by the CTR form, and how to correctly fill one out for specific situations.

### Unplugged: Equal Credit Opportunity Act

20 Minutes

This course presents the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes. These regulations also have recordkeeping and reporting requirements.

### Unplugged: Fair Housing Act

15 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the real estate residential lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

### Unplugged: Fair Lending Overview

15 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

### Unplugged: Home Mortgage Disclosure Act

15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

### Unplugged: Identity Theft Program

15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

### Unplugged: Identity Theft Red Flags

15 Minutes

This course provides a fresh overview to the crime and prevention of identity theft. The concept of identity theft is presented, along with an understanding of the perpetrators and victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of Red Flags of Identity Theft.

### Unplugged: Know Your Customer

20 Minutes

This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

### Unplugged: OFAC

15 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known to have, or suspected of having, ties to terrorist activity or drug trafficking.

This course provides a working knowledge of the OFAC regulations. This includes discussing what is entailed by the OFAC regulations, what to do if someone is found to be prohibited from engaging in transactions with the United States, and what it takes to be compliant under these regulations.

## **Unplugged: Phishing**

### **15 Minutes**

To help your organization combat internet fraud, this course teaches about phishing threats with engaging videos to engage and train employees about these types of attacks and ways to handle them.

## **Unplugged: Privacy**

### **15 Minutes**

This course presents the key points of the concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rules as they apply to your financial institution and your job function. When an institution chooses to share nonpublic personal customer information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information. This course is for institutions that either share or don't share any of its customers' nonpublic personal information with nonaffiliated third parties outside of the permissible exceptions contained in the Privacy Rules.

## **Unplugged: Social Engineering**

### **15 Minutes**

This course introduces Social Engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in attempt to gain access to customer information, company proprietary information, or other protected information.

## **Unplugged: Suspicious Activity Reports**

### **15 Minutes**

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

# Personal Productivity

The Personal Productivity series provides your employees with tips and important techniques for successfully and productively managing their time, energy and other resources to maximize achievement. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including prioritization, planning and managing a schedule, and problem solving.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Personal Productivity - Introduction

#### 2 Minutes

Personal Productivity is simply based around being able to focus on more of the right things with less time. When utilized properly, this skill can lower your stress levels, help you find that work/life balance you hear so much about, and take back control of your time and priorities.

### Personal Productivity - Goal and Task Prioritization

#### 10 Minutes

Everyone wants to be as productive as possible. Some people struggle with organizing and scheduling the day to day, but priority management is about the part before this step. This skill is about measuring and connecting the amount of time it takes to perform specific tasks and assigning them a level of priority. All of this connects to the goals and vision and allows the individual to have the "Why" they schedule a certain way.

### Personal Productivity - Block Scheduling

#### 9 Minutes

High performing individuals leverage consistent scheduling practices to ensure they're maximizing their time and using it to full effect. By blocking off common tasks in their schedule they're able to create scheduling rules to ensure they're consistently being productive. How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities?

### Personal Productivity - Slush Time Management

#### 5 Minutes

How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities? Wrap up your days with no loose ends. Slush Time Management creates the space to do so.

### Personal Productivity - Leveraging Time

#### 5 Minutes

The only way to get more done is through leverage. If you're not leveraging your time you'll only ever be able to use the same 1440 minutes everyone else has. What tools do you use to help individuals leverage their time?

### Personal Productivity - How to Delegate

#### 6 Minutes

How do you delegate tasks to increase space? Create the space you need each week through delegation, but ensure you learn the rule of when.

### Personal Productivity - Planning Your Schedule

#### 8 Minutes

How do you plan your schedule in a way that gives you the control but also provides the confidence in how you will achieve your quarterly, monthly, weekly and daily goals? Learn how to structure your planning systems in order to take back control of your calendar.

### Personal Productivity - Managing Your Schedule

#### 7 Minutes

When you're in the moment (day or week) it is important to shift within your calendar and make the most of it. It's about ensuring you achieve your goals. Walk through our time management hacks to take advantage of what will make your your calendar easier to follow and implement.

### Personal Productivity - Email Management

#### 9 Minutes

Do you often feel that emails keep coming in, some get lost or dropped and often it is hard to prioritize them. Emails have gone from a technology innovation that helped communicate to one of the biggest time sucks and distraction. Walk through how to track and manage your emails, how to develop rules that you follow to hold consistency and how you will convert emails into productive tasks.

### Personal Productivity - Energy Management

#### 6 Minutes

Burn out is a real thing. How do you avoid it? Remove the feeling of being overwhelmed and follow these strong scheduling tips. It's all about picking the right times to do specific tasks that will keep your energy high and allow you to be the most productive possible

### Personal Productivity - Series Summary

#### 2 Minutes

Becoming more productive is a skill that is often talked about, but rarely implemented. There is no magic wand that makes you a more productive person. You have to want it, earn it, and then enjoy it. The skills you have learned in this series will grant you your wishes, but only with intent and discipline. Take back your time, after all, it was yours, to begin with!

# Impactful Communication

The Impactful Communication series provides your employees with communication skills necessary to interact with internal and external clients, both written and verbally. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including communication rules, effective listening, handling conflict and more.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Impactful Communication - Series Introduction

#### 2 Minutes

Impactful Communication involves many active skills, such as speaking, writing, reading, and listening. When utilized properly, Impactful Communication results in a strong culture, strengthened relationships, and a well-balanced work environment.

### Impactful Communication - Setting Proper Expectations

#### 9 Minutes

Most think performance and retention of employees come from leadership post training. The reality is that majority of the time, expectations are not set clear enough in the interview process. It is important to set expectations for the role, leadership, and future growth early and set a clear understanding about what will be tolerated.

### Impactful Communication - Communication Rules

#### 8 Minutes

Learn how to set communication rules that will help you save time with those in your organization or department. You have a destination, by ensuring that is clear and making rules as a team on how all communication channels should be treated, you gain speed as you work towards the destination.

### Impactful Communication - Keys to Successful Emails

#### 8 Minutes

How often do you receive emails that run on, lack focus or have no point to being sent? Get people bought in to your emails and messaging that will provide clear and concise communication. You will walk through how to write strong emails, when to write these emails and learn the key formats that are conducive to communicating your message.

### Impactful Communication - Graduated Learning

#### 7 Minutes

Graduated learning is the art of providing only a little information at a time so that the person can digest the development and learning slowly. Often, people want to reach the end result overnight. However, providing too much too quickly can overwhelm some people. By slowly working towards it and giving them only what they need to know when developing them can help ensure they get there faster.

### Impactful Communication - Effective Listening

#### 10 Minutes

What does it mean to actually listen? This skill can be so easy to understand but so difficult to actually implement. It is not only about how the individual makes sure they are listening and seeking to understand but more importantly to ensure the other person knows that they are being listened to. Take it a step further and acknowledge that many are terrible at this skill so it can be hard to be a great listener when the person on the other side can't reciprocate. This leads to misunderstandings, conflicts, etc. Focus on how to help people through the skill of effective listening on this module.

### Impactful Communication - Assertive Behavior

#### 7 Minutes

So often people struggle to be assertive. Most come from preference of passive or aggressive. What is the difference? What is the tact or way to approach people where it comes off as assertive? Why is it vital to be assertive in business if it be sales, leadership or other roles? This is one of the most under utilized skills in business.

### Impactful Communication - Healthy Conflict

#### 8 Minutes

This skill teaches the communication and emotional skills needed to effectively resolve conflict. For internal purposes or for clients, you will be able to use various strategies to lead productive discussions around conflict, with the end goal of finding a solution that works for all parties.

### Impactful Communication - Intro to Public Speaking

#### 7 Minutes

Effective public speaking skills can allow you to impact a larger number of people by leveraging your message to a larger audience. Being comfortable communicating in this manner gives you greater leverage and allows you to demonstrate your leadership to your team. What tactics can you use to ensure your message is clear, dynamic and exciting? This skill teaches you how to prepare yourself to speak to a group.

### Impactful Communication - Series Summary

#### 3 Minutes

Becoming a better communicator helps you in multiple areas of your life. Your job, your friends, your spouse, your kids, your parents, or even when dealing with customer service. It is the communication that is driving the results you're looking for

# Dynamic Leadership

The Dynamic Leadership series is designed to help your employees gain the necessary skills to become effective leaders. The courses in this series are focused micro-courses covering key learning skills, including identifying key leadership qualities, how to communicate vision and employee development planning.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Dynamic Leadership - Introduction

#### 2 Minutes

Dynamic Leadership is about working to build a performance culture. Having this type of culture keeps attrition low and performance high. This skill focuses on sharing the vision, aligning on goals, developing trust, and advancing the individuals personally and professionally that you are responsible for. When done right, the ROI and retention of your team are top notch.

### Dynamic Leadership - Key Leadership Qualities

#### 10 Minutes

This is an introductory course. It's going to focus on the initial skills that make up strong qualities of a leader. So when you process through this, share what skills with brief descriptions help get people to leadership. Talk about general best practices when being a leader. This is a general session so don't feel the need to go too deep - focus more on the different elements.

### Dynamic Leadership - Developing Trust

#### 13 Minutes

How do you build trust with a team or employee? What are the key concepts to ensure you are earning and retaining their trust? Trust is a fundamental part of employee retention, but more important is being able to get strong performance out of the employee or team.

### Dynamic Leadership - Creating Buy In

#### 10 Minutes

This skill focuses on obtaining support and agreement from employees for a specific end goal, so that they want to achieve that goal themselves. Learn to how to get buy-in from employees to ensure they move the ball forward.

### Dynamic Leadership - Communicating Why

#### 10 Minutes

Why do you follow a leader? What gets you excited to work towards a common goal? A leader lacking vision that is clearly communicated can be the demise of a business. How do you ensure this doesn't happen? What are the best ways to communicate the vision and how do you ensure it's aligned on and that your team is bought in. Doesn't matter if it is a business of 2 or 2000 employees, this is such a crucial skill.

### Dynamic Leadership - Key Training Principles

#### 11 Minutes

To train someone effectively, don't focus on what is being trained; focus on how to approach a training plan, how to facilitate a training, how to identify the key learning styles and how you ensure the training works.

### Dynamic Leadership - Effective Meetings

#### 9 Minutes

What makes a meeting great? This skill helps to identify when a meeting is needed and the components that make it successful (i.e., structure, participants, content).

### Dynamic Leadership - Coaching to Peak Performance

#### 9 Minutes

Coaching is one of the four styles of leadership. It's most well known for helping develop the skills, mindset, or confidence needed to increase both skill and commitment to a task or goal. This skill focuses on the process used to coach someone as well as the tact needed to truly make a shift in skill or paradigm for the individual being coached.

### Dynamic Leadership - Employee Development Planning

#### 12 Minutes

It is important that each employee continues to receive development on their core skills. This skill is about laying out a clear development plan; including how to set it up and structure it to ensure the employee gets the proper amount of development.

### Dynamic Leadership - Accountability Meetings

#### 10 Minutes

Year-end reviews do not need to be a painful experience. This skill is about completing a performance review with an employee or even a client. Whether it be 60 days, 1 year or 10 years, it is all about creating a frequency that makes sense. The focus of this skill should be how you encourage people to look forward to performance reviews, gain value from them and be a strong piece of the excellent culture provided within the organization.

### Dynamic Leadership - Series Summary

#### 2 Minutes

Becoming a great leader requires dedication to the craft. You may have natural charisma or be sociable enough to get by in the early stages of your leadership. But you have to be ready to make the right decisions for the organization and sometimes that does not make you popular with your team. How you handle that says more about your leadership skills than anything else.



# Prescriptive Selling

The Prescriptive Selling series provides your sales team with the skills necessary to sell more effectively, using proven sales process techniques. The courses in this series are focused micro-courses covering key learning skills every sales employee needs to know, including uncovering the client's need, selling the benefit, next step selling and more.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Prescriptive Selling - Introduction

#### 2 Minutes

Prescriptive Selling is all about setting yourself up for success during your sales process. Being able to plan accordingly, share the proper amount of information at the right time, and adjust on the fly given the situation are all components that lead to you becoming a better salesperson and lead to a signature on the dotted line.

### Prescriptive Selling - Goal and Metric Planning

#### 7 Minutes

This skill teaches clients how to set goals, how to measure success effectively, and how to build a detailed sales plan. An effective sales plan connects long-term goals to short-term goals.

### Prescriptive Selling - Probing for Needs

#### 9 Minutes

This skill focuses on uncovering what is most important to your client, so you can sell to their specific needs. This skill includes asking the right questions, specifically when and how to ask detailed questions.

### Prescriptive Selling - Matching Benefits

#### 11 Minutes

This skill focuses on matching specific benefits to the needs you found during probing portion of the sales process. Everyone wants to sell features; you need to sell perceived or received BENEFIT.

### Prescriptive Selling - Building Urgency

#### 10 Minutes

Make a consumer feel the need to make a decision sooner than they would have without your help. This skill is not about making a sale right now; it is about speeding up the decision timeline relative to where your client stands.

### Prescriptive Selling - Situational Selling

#### 10 Minutes

This skill teaches you to tailor every individual sale and to sell in the same style as the person you're selling to. No two sales should sound the same; if you're the kind of person who uses memorized lines to win sales, you're probably not winning often.

### Prescriptive Selling - Next Step Selling

#### 11 Minutes

This skill focuses on identifying the steps of a sales process and how to sell to the appropriate next step.

### Prescriptive Selling - Trial Closing

#### 8 Minutes

This skill uses specific, purposeful questions to help you identify if someone is ready to close. Trial closing puts a consumer in a buying mindset and helps them work through a decision in live time. It also gives a sales rep confidence and guidance to close at the right time.

### Prescriptive Selling - Objection Handling

#### 9 Minutes

This skill focuses on how to understand and respond to client objections to help you move closer to a sale.

### Prescriptive Selling - Upselling

#### 9 Minutes

This skill focuses on making and securing additional sales. It teaches clients how to lock in the next sale and how to create additional value to lock in future sales.

### Prescriptive Selling - Series Summary

#### 3 Minutes

Becoming a strong salesperson is not impossible, but it is also not going to be an easy journey. Each moment in sales requires experience, commitment, discipline, and intention. Some people sign a deal at 8:00am and go golfing the rest of the day, some people knock on doors until 5:00pm until they land a deal. Find out where you need to improve and put the time in.

# Employment Law

These employment law courses are designed to meet mandatory training requirements from EEOC-compliance guidelines, landmark cases, federal sentencing guidelines to applicable federal regulations.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff

### Avoiding Wrongful Termination

#### 40 Minutes

This course will help managers to understand the principle of "at-will" employment and the important exceptions to the rule. At the completion of this course, managers will be able to identify practices that could create liability and identify methods for effectively handling termination to minimize the risk of a lawsuit. Preventive measures outlined in this course can be used to help avoid a costly wrongful termination claim.

### Disability Discrimination and Accommodation for Managers

#### 45 Minutes

The Americans with Disabilities Act (ADA), as amended by the ADA Amendment Act (ADAAA), and state and local laws prohibit employment discrimination against qualified individuals with a disability. Using hypothetical scenarios and practical exercises, this course teaches managers how to effectively and legally manage individuals with disabilities including the obligation to provide reasonable accommodations, if necessary. It also teaches preventive steps that a manager can take to avoid a claim of disability discrimination.

### Employee Discipline

#### 45 Minutes

Employee discipline is an important managerial responsibility. In this course, managers and supervisors will learn how to use a disciplinary system that corrects problem behavior and creates and maintains a productive, responsive workforce, while protecting the company from liability. Through interactive scenarios and exercises, managers will learn how and when to use informal versus formal disciplinary techniques, what the progressive steps of discipline are, "the importance of documentation and how to handle disciplinary meetings."

### Employee Privacy: Balancing a Manager's Right to Know

#### 30 Minutes

This course provides an overview of employee privacy in the workplace. Managers should know their state's regulations on privacy to achieve a balance between their need-to-know, with employees' right to freedom from undue intrusion into their personal lives. This course is for managers who wish to avoid litigation for invasion-of-privacy or defamation claims, yet who must sometimes consider drug testing, searches, discussion of an employee's behavior, or examination of an employee's after-hour activities. This course may also interest company executives who initiate company policy regarding privacy.

### Employment Discrimination: Maintaining a Fair Workplace (Global)

#### 8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of

employment discrimination.

### Employment Discrimination: Maintaining a Fair Workplace (US)

#### 8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Employee)

#### 27 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Manager)

#### 30 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course includes a module to help managers understand their critical role in shaping a respectful workplace free of harassment and bullying.

### Harassment and Bullying: Managing Threats to a Respectful Work Culture (Summary)

#### 6 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course introduces and summarizes the key elements for preventing and appropriately responding to workplace harassment and bullying.

## Harassment: Ensuring a Respectful Workplace

8 Minutes

Our collective understanding of harassment now goes way beyond just sexual harassment, also including harassment based on personal characteristics and bullying. In any form, harassment prevents employees and organizations from doing their best. Here, learners come to understand that all employees have the responsibility to address harassing behavior, be it verbal or non-verbal, whether as a victim or witness.

## Legal Aspects of Interviewing and Hiring

40 Minutes

The pre-employment process (i.e. recruitment, interviewing and hiring) is filled with legal pitfalls. As such, individuals involved in the recruitment, interviewing and hiring process need to be familiar with effective techniques and knowledgeable of federal, state, and local laws restricting hiring practices that could be considered discriminatory or invasions of privacy. This course discusses legal issues related to writing job descriptions, recruitment methods, interviewing, testing, and evaluating candidates as well as issues related to reference and background checks and offers of employment.

## Managing Substance Abuse in the Workplace: Employee Edition

30 Minutes

This course discusses the unique challenges faced by employees with drug and alcohol abuse in the workplace. Employees will learn the damage substance abuse causes and how they can assist in achieving a workplace that effectively and properly handles drug and alcohol use issues. They learn how to deal with substance abuse problems and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

## Managing Substance Abuse in the Workplace: Manager Edition

20 Minutes

This course discusses the unique challenges faced by managers with drug and alcohol abuse in the workplace. Managers will learn the damage substance abuse causes and how they can proactively assist in achieving a workplace that effectively and properly manages drug and alcohol use. They learn how to deal with employees who have a suspected problem and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

## Meal and Rest Break Training

15 Minutes

This mini-module is designed for California managers who supervise employees subject to California meal and rest break laws. In addition to learning the basic parameters of the laws governing the provision of mandatory rest breaks, managers will learn the essential "flash points" that lead to expensive class action lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times. Managers should take this course as a supplement to California Wage and Hour training for those managers interested in the nuances of meal and rest break laws.

## Preventing Age Discrimination

20 Minutes

Workers of all ages can make strong contributions to a productive and effective workforce. Still, a recent study found that nearly 2 in 3 workers ages 45-74 reported having seen or experienced age discrimination in the workplace. This course familiarizes managers and supervisors with their ethical and legal responsibilities under the Age Discrimination in Employment Act (ADEA) and other anti-discrimination laws. Knowledge of the law is essential to avoid potentially costly lawsuits and can help to build a company culture rooted in trust and fairness.

## Preventing and Addressing Sexual Harassment for Employees

30 Minutes

Sexual harassment continues to hurt organizations. This illegal conduct leaves emotional and psychological scars on targeted employees. Further, it also hurts overall team morale, productivity, collaboration, and other important objectives for a constructive workplace. Even perpetrators may not appreciate the risks they take when engaging in this conduct. A workplace that allows, and even encourages, this improper conduct cannot promote respect for all employees to obtain their best performance. This scenario-led training offers strategies for preventing unlawful harassment and helps employees understand how to respond appropriately if they witness or learn about this conduct. Finally, it provides employees with guidance about how to seek guidance or raise concerns regarding workplace harassment.

## Preventing Employment Discrimination for Federal Agencies

45 Minutes

Equal employment opportunity (EEO) and other anti-discrimination laws protect federal sector employees and job applicants from discrimination based on protected grounds such as race, color, national origin, religion, sex and sexual orientation, pregnancy, age, mental and physical disability, genetic information, status as a parent, marital status, or political affiliation. This course teaches managers and supervisors working in federal government agencies to make employment decisions that comply with anti-discrimination laws, promote respect and fairness, and, in turn, prevent claims of discrimination and employer liability.

## Preventing Employment Discrimination for Managers and Supervisors

45 Minutes

Title VII of the Civil Rights Act of 1964 and other federal and state equal employment opportunity (EEO) laws protect employees and job applicants from discrimination based on their race, color, religion, national origin, sex, disability, and other protected grounds. This course teaches managers and supervisors to make employment decisions that adhere to anti-discrimination laws, promote respect, improve morale, and, in turn, prevent claims of discrimination and employer liability.

## Preventing Employment Discrimination: Employee Edition

45 Minutes

Everyone in the United States has a right to equal opportunity employment. Every company must be committed to prevent employment discrimination. To achieve this all managers, supervisors and the company staff must educate themselves about anti-discrimination policies and regulations. This course focuses on recognizing laws, regulations and policies that prohibit discrimination. It disseminates understanding regarding protected classes and the type of conduct that may be necessary to avoid harassment and discrimination. It has information about how to prevent discrimination and deal with retaliation in a proper way. There are numerous examples which will make your learning experience very engaging. Good Luck!

## Preventing Unlawful Retaliation in the Workplace

45 Minutes

There are many laws governing the workplace that guarantee rights to individual workers, such as the right to be free from discrimination, the right to be paid minimum and overtime wages, and the right to join a union etc. Unlawful retaliation occurs when an employer imposes adverse consequences on an employee for exercising his or her rights or engaging in certain activities that are "protected" by law. Using scenarios and case studies, this course discusses the types of work-related activities that are protected by law, the types of behavior that can lead to a charge of retaliation, and the risks of failing to take steps to prevent unlawful retaliation in the workplace.

## Preventing Unlawful Workplace Harassment for Federal Agencies: Employee Edition

30 Minutes

This course teaches employees who work in federal government departments and agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the “protected classes” that can lead to a claim of unlawful workplace harassment. It also discusses the steps employees can take to prevent workplace harassment and what to do in the event they witness or experience it.

## Preventing Unlawful Workplace Harassment for Federal Agencies: Manager Edition

45 Minutes

This course teaches managers and supervisors who work in federal government departments and their agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the “protected classes” that can lead to a claim of unlawful workplace harassment. It offers strategies for preventing unlawful harassment and teaches managers how to respond appropriately when they learn of it. It also discusses the risk of liability to federal agencies and managers who fail to stop harassment or personally engage in harassing behavior.

## Religious Discrimination and Accommodation

20 Minutes

Everyone in the United States has a right to equal opportunity in hiring and employment regardless of their religious beliefs. This course familiarizes managers and supervisors with their ethical and legal responsibilities under Title VII of the Civil Rights Act prohibiting religious discrimination and harassment in the workplace. It also discusses approaches to religious accommodation, allowing employees to adhere to religious customs and practices while at work.

## Speak Up! Doing Right by Raising Concerns (Employee)

20 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This employee foundation two-module course covers the importance of a “speak up” workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood.

## Speak Up! Doing Right by Raising Concerns (Manager)

35 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This course covers the importance of a “speak up” workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood. This manager version further addresses a manager’s duty to “listen up” - involving careful listening to employees’ concerns and taking action, as warranted, to address the concerns and reinforce management’s commitment to a “speak up” culture. Finally, it addresses a manager’s important responsibilities to support a non-retaliatory workplace for employees who raise or help to resolve concerns.

## Understanding the Family Medical Leave Act (FMLA)

45 Minutes

The course is designed for managers or supervisors whose employees may request or require leave. It also provides an “advanced path” with more detailed information designed for FMLA-leave administrators (i.e., staff responsible for designating and qualifying leave requests as FMLA-qualifying). Users will learn about eligibility requirements, circumstances under which employees qualify for FMLA leave, pay and benefits employees are entitled to while on leave, and responsibilities for record keeping and posting notices regarding FMLA procedures.

## US Workplace Harassment General Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in states without general harassment training requirements.

## US Workplace Harassment General Non-Manager

40 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in states without general harassment training requirements.

## US Workplace Harassment Learner Selection

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in all states with and without general harassment training requirements.

## US Workplace Harassment Multi-State

### 120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in California, Connecticut, New York, Illinois, Delaware, Maine and all other states.

## US Workplace Harassment Multi-State

### 50 MIN

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

## US Workplace Harassment Multi-State

### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California and managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

## Wage and Hour Basics

### 30 Minutes

This course is designed for managers who supervise employees subject to the FLSA and state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to state and federal overtime requirements.

## Wage and Hour Basics CA Manager and Supervisor Edition

### 30 Minutes

This course is designed for California managers who supervise employees subject to the FLSA and California state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to California overtime requirements.



# Diversity, Equity and Inclusion

These courses train your employees on the importance of inclusion and respect and drive behavioral change by cultivating a safe and positive environment where employees are comfortable identifying, evaluating and resolving common challenges to build a winning workplace culture.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff

### An Introduction to Unconscious Bias

12 Minutes

Unconscious bias refers to the limited and unrecognized lens through which we see the world. At times, this can impede how we view others, which can lead us to underestimate their abilities and contributions. When we recognize our unconscious bias, we can learn to manage it and enable a broader and richer perspective regarding others and the world.

### Diversity and Inclusion: Valuing Differences for Mutual Success

8 Minutes

Respect among coworkers provides an important, but not complete, foundation for a successful workplace. An organization also must acquire a breadth and wealth of competencies to fulfill its promise. This begins with recruiting and hiring employees with diverse characteristics, backgrounds, experiences, and perspectives. It continues with harnessing this diversity by actively involving employees in efforts to envision, develop, and promote successful solutions. These efforts at diversity and inclusion ensure that the organization benefits from a broad base of ideas and solutions that best serve customers and address other stakeholder expectations. This course provides an overview of key elements of promoting workplace diversity and inclusion.

### Diversity, Equity and Inclusion in Communications

10 Minutes

Important to diversity, equity, and inclusion are the ways we communicate with others. We need to demonstrate respect for, awareness of, and sensitivity for others. Such skills such as listening, asking questions, and engaging in constructive conversations are important to demonstrate these objectives.

### Diversity, Inclusion and You

45 Minutes

Diversity, Inclusion and You serves as an excellent foundation for Diversity and Inclusion, complete with real-world scenarios, interactives, tips, and takeaways. The course is designed to strengthen both diversity awareness and inclusive practices within your organization. Suitable for employees and managers at any level of the organization, this course discusses how diversity affects you and the people you work with, the business case for diversity and inclusion as they affect your company's bottom line, and the laws that surround this topic.

### Empathy and Allyship

8 Minutes

Meaningful human connections are critical to an organization's success. Our ability to understand our coworkers and their life and work-related challenges better enables us to value and support them. This course explores the important role that empathy and allyship play in fostering a diverse, equitable, and inclusive workplace.

### Employee Essentials: Culture

15 Minutes

Culture can have a big impact on how people interpret a variety of business interactions. With so many shifts in the diversity of the people occurring throughout the globe, our success is going to depend on the ability of each of us to interact well with people who are different from ourselves. This module explores how the evolving business climate is affecting workplace culture and offers some tips and techniques on how best to serve a diverse, equitable, and inclusive workplace.

### Employee Essentials: Disabilities

15 Minutes

This module addresses common misconceptions about disabled employees and offers tips and techniques on how best to welcome and support the disabled as part of a diverse, equitable, and inclusive workplace.

### Employee Essentials: Gender

15 Minutes

This module addresses common misconceptions about the role that male and female gender plays in our everyday life and workplace. Further it offers tips and techniques on how best to address gender bias and contribute to a diverse, equitable, and inclusive workplace. (Additional content on gender identity and expression is addressed in the LGBTQ module.)

### Employee Essentials: Generations

15 Minutes

This module addresses common misconceptions about the role that age bias plays in our everyday life and workplace. Further, it offers tips and techniques on how best to address ageism and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Introduction

15 Minutes

This introductory module to the Employee Essentials series focuses on how shifts in diversity are impacting organizations and includes some tips and techniques on how to be more inclusive to people from a variety of backgrounds—a variety of backgrounds which can affect collaboration, building teams, coping with change, motivating, managing, and maintaining and increasing productivity.

### Employee Essentials: LGBTQ

15 Minutes

This module addresses common misconceptions about the LGBTQ community. Further, it offers tips and techniques on how best to address bias against LGBTQ individuals and contribute to a diverse, equitable, and inclusive workplace.

### Employee Essentials: Micro-messages

15 Minutes

This module focuses on micro-messages, the often-subtle form of micro-behavior injected in our interactions with others. Further, it offers tips and techniques on how best to become aware of and manage micro-messages and contribute to a diverse, equitable, and inclusive workplace.



## Employee Essentials: Religion

### 15 Minutes

This module focuses on common misconceptions about religion. Further, it offers tips and techniques on how best to become aware of and manage religious bias and contribute to a diverse, equitable, and inclusive workplace.

## Employee Essentials: Veterans

### 15 Minutes

This module focuses on common misconceptions about people who served in the military. Further, it offers tips and techniques on how best to become aware of and manage bias against veterans and contribute to a diverse, equitable, and inclusive workplace.

## Micro-Behaviors and Other Messages

### 10 Minutes

This course introduces concepts that help to promote diversity, equity, and inclusion. These include definitions, DE&I in conversations, empathy and allyship, managing bias, and understanding micro-behavior.

## Sensitivity to Racial Identity

### 12 Minutes

Racial identity can profoundly impact an individual regarding background, experiences, social groups, opportunities, and more. When racial identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, racial identities.

## Sensitivity to Social Identity

### 12 Minutes

Social identity can profoundly impact an individual regarding background, experiences, preferred groups, opportunities, and more. When social identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, social identities.

## Unconscious Bias and You: Essentials

### 25 Minutes

Unconscious Bias and You: Essentials serves as an excellent foundation for an organization's unconscious bias training program. It is designed to strengthen learners' understanding of bias and unconscious, their effect on the workplace, and how to prevent and respond to unfair bias. Suitable for employees and managers at any level of the organization, this course encourages learners to take a honest look of their own biases and then prevent and appropriately respond to unfair bias in the workplace.

## Understanding Bias and Avoiding Common Mistakes

### 10 Minutes

Everyone has biases. To avoid allowing bias to compromise how we work and relate with others, we need to manage bias and avoid common mistakes stemming from bias. This module explores keys to managing bias and provides various practice exercises.

## Valuing Diversity (All Employees)

### 30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This program explores the realities of working in a diverse environment and discusses strategies to help you recognize, accept, and value individual differences in your workplace. Users will learn about the concept of diversity and how to recognize diversity issues that can lead to legal liability under anti-discrimination and harassment laws. Also covered are the positive steps that can be taken to embrace diversity and promote a culture of inclusion in the workplace.

## Valuing Diversity (Managers)

### 30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This course discusses the advantages and pitfalls of working in and managing a diverse workforce. It also offers strategies to help managers recognize and value individual differences so as to maximize the potential of all employees.

## Ethical Snapshots

### 1- 2 Minutes

Short, 1-2 minute multi-purpose videos that summarize important DE&I topics and raise awareness. These .mp4 file, motion-graphics videos provide ultimate delivery flexibility via an LMS or anywhere that .mp4 files can be played.

#### Videos included:

- Respect: Overview
- Racial Injustice and Inequality: The Time is Now
- Racial Injustice and Inequality: The Challenge
- Racial Injustice and Inequality: Pay Attention
- Racial Injustice and Inequality: Educate Yourself
- Racial Injustice and Inequality: Take Action
- Social Identity Injustices and Inequality: The Challenge
- Social Identity Injustices and Inequality: Pay Attention
- Social Identity Injustices and Inequality: Educate Yourself
- Social Identity Injustices and Inequality: Take Action
- Social and Political Issues at Work
- Workplace Diversity: Beyond the Numbers
- Workplace Inclusion: Two Workplaces

## **This Month In Diversity Videos**

### **10 Minutes**

Celebrate the many heritage months here in the United States with tips on how to be more inclusive.

This multicultural calendar resource highlights important cultural and historical events that have sculpted the diverse group of people we are today. Our engaging and interactive modules will guide you through some select events and celebrations.

Each month begins with an animated narrative exploring some of the more prominent cultural events, holidays, and achievements that happen or have happened during that month followed by tips on how to be more inclusive.

#### **Modules Included:**

- This Month In Diversity (January)
- This Month In Diversity (February)
- This Month in Diversity (March)
- This Month in Diversity (April)
- This Month in Diversity (May)
- This Month in Diversity (June)
- This Month in Diversity (July)
- This Month in Diversity (August)
- This Month in Diversity (September)
- This Month in Diversity (October)
- This Month in Diversity (November)
- This Month in Diversity (December)

# State-Specific Sexual Harassment

Sexual harassment continues to remain a real workplace problem. Media stories and studies clarify the high toll that this misconduct takes on targeted employees, coworkers, and the overall work environment. Certain states have enacted laws that require specific sexual harassment training for employees based on state law to ensure employees are promoting a workplace free of sexual harassment.

This series is available as an add on to the DE&I or Employment Law series only.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff

### US Workplace Harassment California Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in California.

### US Workplace Harassment California Non-Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California.

### US Workplace Harassment Connecticut Non-Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Connecticut.

### US Workplace Harassment Connecticut Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Connecticut.

### US Workplace Harassment Delaware Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Delaware.

### US Workplace Harassment Delaware Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Delaware.

## US Workplace Harassment Illinois Manager

### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Illinois.

## US Workplace Harassment Illinois Non-Manager

### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Illinois.

## US Workplace Harassment Maine Manager

### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Maine.

## US Workplace Harassment Maine Non-Manager

### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Maine.

## US Workplace Harassment New York Manager

### 60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in New York.

## US Workplace Harassment New York Non-Manager

### 50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in New York.

# Human Trafficking Awareness Suite

The human trafficking course suite provides you with the knowledge about the heinous crimes of human trafficking, human smuggling and arms you with tools to identify and combat these crimes.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff

### Introduction to Human Trafficking

#### 30 Minutes

This introductory course provides an overview of human trafficking and introduces the various aspects of this growing and heinous crime. While many different thoughts about this topic may come to mind, it's important to sift through the myths and truly understand and know what human trafficking looks like and how it operates. In doing so, this may be the best way to combat it.

### Countering Human Trafficking

#### 30 Minutes

This course will focus on engaging the viewer to recognize the various red flags that may be identified based on whether the observable behavior or transaction is human smuggling or human trafficking. Reporting is a key issue; therefore, various aspects will be explored.

# Remote Management

Remote Management is a library of short, pre-recorded courses for both remote employees and managers of remote employees. This training series is designed to help promote best practices for working from home, such as proper time management and productivity, as well as ways to overcome challenges that can come from working from home, including engaging remote teams, managing stress, and setting expectations.

## Recommended for:

- Remote Mortgage Staff
- Managers Supervising Remote Staff

### Best Practices for Working from Home

#### 33 Minutes

This course shares best practices on working from home, including the importance on creating a separate space, expectations of self and others during work times and other times, and implementing routines to help you thrive.

### Time Management While Working from Home

#### 13 Minutes

This course includes time management best practices for everyone. This course also discusses how the illusion of time creates wasted time and diminished overall results. It also includes tips for ensuring managers share time management best practices with employees.

### Productivity at Home

#### 19 Minutes

This course explains how to be your most productive self and how to support your own results by prioritizing tasks. It also has a section for management, on how to support your team's best productivity by sharing best practices.

### Building Resilience

#### 9 Minutes

This course explains how to foster resilience in both yourself and your teams, as well as giving strategies to burnout. You will also be able to identify and contextualize what team members need to thrive in challenging situations.

### Managing Stress

#### 20 Minutes

This course defines and identifies probable causes of stress and anxiety and gives strategies for coping with things outside of our control.

### Engaging Remote Teams

#### 19 Minutes

This course discusses the similarities and differences of in-person and remote work environments, how to ensure your team is working and engaged, and best practices for defining good levels of engagement and results.

### Setting Expectations and Feedback

#### 24 Minutes

This course discusses the 5 leadership pillars, as well as when to manage, lead, coach, and mentor. It also explains how to delegate tasks and how to have impactful communications with ease.



# Mortgage 101

Your staff's proficiency has a direct correlation to their overall efficiency. This series of courses are designed to give mortgage professionals the knowledge needed to perform more effectively within their current role, or to upskill and cross train.

## Recommended for:

- All Mortgage Professionals
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### A Closer Look at Title Insurance ~ E3

#### 35 Minutes

This course will focus on the various deeds used to transfer title between entities, as well as the various defects that could appear on title and potential measures that can be taken to cure.

### Advanced Financial Math

#### 120 Minutes

This course covers financial math needed to solve most basic financial problems. It includes the mathematical equations and provides examples.

### Advanced Title Insurance Concerns ~ E3

#### 30 Minutes

This course will dig into the wide array of defects that could appear on a title commitment and how those are commonly resolved, including some that are encountered less frequently. Additionally, this course will detail the differences between modular and manufactured homes and the potential title implications of each.

### Adjustable-Rate Mortgages ~ E3

#### 30 Minutes

This course will focus on essential information about adjustable-rate mortgages, their role in the current mortgage marketplace, and requirements for suitability and disclosures. Course participants will also learn about available ARM products, adjustments and rate caps, and sample calculations.

### An In-Depth Look at Credit Report Analysis

#### 30 Minutes

Credit report analysis is one of the most basic functions any role in the loan manufacturing process will perform. Mortgage professionals that can read and interpret credit report data are able to clearly counsel borrowers on the status of their mortgage applications, determine actions needed to remediate potential concerns and collaborate with mortgage operations staff on the best course of action to resolve.

### Analyzing Personal Financial Statements

#### 60 Minutes

Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

### Appraisals

#### 30 Minutes

In this course, participants will learn the basics of the property appraisal process. This includes a review of the Uniform Standards of Professional Appraisal Practice (USPAP), which govern appraiser conduct, and the entities and regulations that apply to appraisal activities. This course will also briefly discuss recent changes to federal law that impact appraisal requirements, including standards for providing appraisal reports and related disclosures. Finally, students will learn about the three approaches that professional appraisers use when developing a property valuation, and will explore the appraisal process step by step.

### Assessing Borrower Income for C Corporations

#### 20 Minutes

This course provides an overview of self-employment income from C corporations (C corps). The course includes an explanation of C corps, the tax return documents used for verification, and the process for determining income used for lending purposes through an income analysis.

### Assessing Borrower Income for S Corporations

#### 20 Minutes

This course provides students with insights on borrowers who derive their income from an S corporation, including an overview of the tax documents typically needed to approve a borrower and direction on how to properly calculate income.

### Assessing Income for Partnership Applicants

#### 45 Minutes

Accurate income assessment on borrowers with partnership income comes with unique challenges. This course educates students on the documents that must be collected on borrowers with partnership income, as well as analyzing that documentation in order to accurately calculate income.

### Assessing Income for Salary and Hourly Employees ~ E3

#### 45 Minutes

Accurately calculating borrower income is a key component of the qualification process. This course educates students on the collection and review of income documents for hourly or salaried borrowers, as well as some red flags to consider when analyzing these documents.

### Assessing Income for Sole Proprietorships (Schedule C) ~ E3

#### 30 Minutes

This course is designed to give a broad overview of how the mortgage industry approaches borrowers who are sole proprietors, including collection of income documents, as well as the calculation of income.

### Basics of Title Insurance ~ E3

#### 40 Minutes

Title insurance is one of the most important aspects of the mortgage application process. Effective mortgage professionals must know how to read and interpret the information on a title commitment in order to determine any potential risks to the borrower or lender and determine what action steps are needed to resolve those risks. In this course, participants will be introduced to what title insurance is, as well as some of the key terminology used within. Participants will also be able to review a sample title commitment.

### Beginning Financial Math

#### 90 Minutes

This course discusses percentages and interest rates, and the essential equations used to make calculations pertaining to loans.

## Borrower Asset Review ~ E3

### 40 Minutes

Asset verification is one of the key components of the borrower qualification process. Effective mortgage professionals have a firm understanding of the guidelines around the verification of borrower assets and how to effectively counsel borrowers on what is needed. In this course, participants will learn about the various asset types typically used in mortgage transactions and how they are documented.

## Calculating Rental Income

### 30 Minutes

Borrowers with rental properties pose unique challenges to mortgage professionals when it comes to documenting and calculating income. In this course, participants will learn how to review and calculate rental income.

## The Closing Function – E3

### 30 Minutes

The mortgage closer performs a critical role in the loan manufacturing process. This course reviews the purpose of the mortgage closer role and the tasks they perform.

## Completing Section 1 of the URLA

### 20 Minutes

Complete and accurate mortgage applications reduce the amount of time it takes to originate a mortgage and can help build rapport with fellow mortgage staff members. This course introduces participants to Section 1 of the Uniform Residential Loan Application (URLA) and the importance of taking an accurate and complete application to reduce pain points later in the loan manufacturing process.

## Completing Sections 2 & 3 of the URLA

### 20 Minutes

Sections 2 and 3 of the Uniform Residential Loan Application (URLA) contain borrower information that will be critical in determining overall creditworthiness. Mortgage professionals need to have a firm understanding of these sections so they can effectively counsel borrowers on how to complete them accurately at initial application to minimize the inefficiencies that can result. This course will provide participants insights and guidance on these sections of the URLA.

## Completing Sections 4 & 5 of the URLA

### 20 Minutes

Sections 4 and 5 provide important insights to the lender as it relates to the subject property and borrower finances. Mortgage professionals who understand why this information is important can assist borrowers improperly completing the application and understand any needed documentation to explain unique or specific circumstances. This course will provide participants insights and guidance on these sections of the URLA.

## Completing Sections 6 Through 9 of the URLA

### 15 Minutes

Sections 6 through 9 provide important acknowledgments which help complete the application process. Mortgage professionals must understand the rules and their role and responsibility in making sure these sections are completed accurately and completely. This course will provide participants insights and guidance on these sections of the URLA.

## Consumer Credit Product

### 90 Minutes

This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products.

*Note: The course does not cover business loans or traditional first mortgage loans.*

## CFPB Examinations: Understanding Procedures, Ensuring Compliance

### 30 Minutes

This course highlights the portion of the Manual dedicated specifically to examinations of mortgage professionals, breaking down those procedures step by step. From the start of the examination process to the final outcome, this course helps students to understand the goals of a CFPB examination, each step involved, and potential results. This course allows mortgage originators to gain a clearer understanding of what they may expect if they face an examination, and highlights the importance of maintaining day-to-day compliance to ensure positive examination results, a successful and compliant business, and, most importantly, a low level of potential risk to consumers.

## Escrow Accounts and Disclosures

### 30 Minutes

This course explains what escrow accounts are and how they are used. It also discusses escrow analysis, escrow statement and required disclosure.

## Federal Reserve and Monetary Policy

### 90 Minutes

This course covers the Federal Reserve System and its component parts. It explains the responsibilities of the Federal Reserve through discussions of the implementation of monetary policy and the tools used to conduct monetary policy. It concludes with a discussion of the impact of monetary policy of asset values.

## FHA 203(k) Rehabilitation Program ~ E3

### 40 Minutes

In this course, participants will review FHA's 203(k) rehabilitation mortgage program, including a general description of its purpose and the basic requirements. Participants will explore HUD's requirements for eligible borrowers and properties, standards to qualify, how funds are handled, and more.

## FHA Arm Program ~ E3

### 15 Minutes

The Adjustable-Rate Mortgage program is a key part of the overall FHA product offering. Mortgage professionals with working knowledge of this program are better able to assist borrowers in solving their mortgage needs. This course will explore some of the key provisions and features of FHA's Adjustable-Rate program.

## FHA Factor in Mortgage Lending

### 30 Minutes

In this course, participants will review the role of the Federal Housing Administration and the latest requirements and changes involved in becoming an FHA lender. Students will also explore FHA programs and their unique features, discuss the FHA's primary programs and the qualifying factors involved in origination, and review the origination and processing steps for FHA loans.

## FHA Home Equity Conversion Mortgages (HECM) ~ E3

### 20 Minutes

The FHA HECM reverse mortgage program provides seniors the ability to tap into the equity they have built in their home as a supplemental income source. Mortgage professionals need to be aware of the many specific rules and regulations around FHA HECMs so borrowers can be effectively counseled through and beyond loan origination. This course will review and explore key features of the FHA HECM program.

## FHA Lending Overview ~ E3

### 25 Minutes

Changes in the mortgage lending marketplace have returned government lending products to a level of popularity that has not been seen in years. To stay competitive in the mortgage industry, mortgage professionals must understand

## FHA Streamline Refinances ~ E3

### 30 Minutes

The FHA Streamline Refinance program provides existing FHA borrowers with an opportunity to improve their mortgage loan terms for minimal cost with minimal documentation. Mortgage professionals who understand the nuances of this program will be able to effectively work with borrowers in helping them to achieve their refinancing goals. This course will explore some of the key features of the FHA Streamline Refinance program.

## Flood Insurance ~ E3

### 45 Minutes

This course provides a working knowledge of federal flood insurance requirements.

## Home Equity (Open-End Credit)

### 60 Minutes

Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

## Home Purchases, Refinances, and Mortgages

### 45 Minutes

The course describes the process and key issues for a potential home buyer. It presents the issues of deciding to buy or rent, and the financial issues related to both choices. The courses then covers the fundamental steps of applying for a mortgage through the final step of settlement.

## Key Components of Credit Reports

### 30 Minutes

The purpose of this course is to make the originator conversant in and knowledgeable of all aspects of the credit report, its contents, and its utility in the loan decision process. It is important to be familiar with the components of the credit report, how the report is compiled, and what the ultimate score will mean for a potential borrower. By examining the specifics of the credit report, one can better help the potential borrower understand the process and make a credit decision that is right for him or her.

## Mortgage Loan Cycle ~ E3

### 35 Minutes

This course concentrates on the basic concepts and practices related to the loan cycle, and will provide an overview of the process from origination to funding. Each of the steps of the loan cycle and the legal requirements related to each step will be reviewed.

## Mortgage Loan Processing 101

### 15 Minutes

This course will provide a basic introduction for loan processors that are new to the business, or for those professionals looking for a refresher. Students will have the opportunity to review information relating to automated loan origination and underwriting, including the most commonly used systems, as well as the avenues by which a loan processor may receive a new loan application. In addition, students will take a look at information relating to credit reports, appraisals, and important disclosures required by law. Finally, students will review important responsibilities related to documentation and verification, as well as time management strategies and ethical considerations.

## Mortgage Math ~ E3

### 45 Minutes

Successful loan originators need a solid grasp of the concepts and calculations required to present clear solutions for their customers. While using a mortgage calculator or other software can be helpful, it is crucial for mortgage professionals to understand the basic concepts behind common loan origination calculations; knowing advanced number concepts allows the loan originator to look more deeply into the benefits of a transaction for the borrower. In this professional development online course, students will explore the fundamental financial calculations of loan origination, including PITI payments, income, DTI and LTV ratios, periodic and per diem interest, and more. Students will learn formulas for these calculations and others, and will apply their knowledge through several interactive scenarios.

## Mortgage Profession

### 30 Minutes

This course examines the roles of various "players" in the industry, important considerations in the borrower qualification process, and the essentials of the loan cycle. Students will also learn some of the mathematics of mortgage lending, and learn how all of these elements fit together to ensure a smooth, safe mortgage loan origination process.

## Originating VA Loans

### 30 Minutes

This course will help mortgage professionals to understand general concepts about VA lending, including its background, current requirements, eligibility standards, how to become an approved lender, available loan types, and more.

## Private Mortgage Insurance

### 90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

## Reverse Mortgages

### 30 Minutes

This course will take students through a review of what exactly reverse mortgage loans are, the types of products available, and to whom they are best suited. In addition, students will explore government-insured reverse mortgage loans in-depth, understand prohibitions and regulations for these loan types under the law, and examine the steps of the reverse mortgage lending process.

## Reviewing the Purchase Contract ~ E3

### 35 Minutes

Any mortgage professional involved in a purchase transaction must understand the document that sets everything in motion – the purchase contract. This course will provide an overview of the purchase contract and what to watch for in order to most effectively serve clients.

## Rural Development and the Single Family Housing Guaranteed Loan Program

### 30 Minutes

This course explores requirements for the Program, including eligibility for lenders, borrowers, and properties. Students will also learn about permitted and prohibited use of loan funds, the guarantee process, and how guaranteed loans are serviced.

## Second Lien Real Estate Mortgage Loans / Junior Real Estate Mortgage Loans

### 60 Minutes

Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

## Securitization and the Secondary Mortgage Market

### 30 Minutes

This course will review basic concepts related to securitization, explore its role in the mortgage industry, and learn about who is typically involved in the process. Students will also examine further investment opportunities that can result from the formation of mortgage-backed securities, and learn about the future of this part of the industry.

## The Basics of Credit Report Analysis ~ E3

### 30 Minutes

Credit reports are one of the most essential tools used by a lender in the loan manufacturing process, as they provide valuable insight into a borrower's financial history. How a borrower utilizes credit and how they repay their financial obligations help to create a risk profile to assist the lender in making an informed decision when determining whether to extend credit. This course is designed to provide students a basic foundation around what a credit report is and how it is utilized by lenders.

## Title Insurance

### 15 Minutes

This course concentrates on one of the basic concepts related to the mortgage loan cycle: title insurance. This course will provide students with an overview of reasons for title insurance, types of title insurance, and key elements of title. It also discusses the steps in the title process and some important details of the closing and post-closing process.

## Underwriting

### 10 Minutes

This course examines underwriting standards and guidelines, and will also help students understand the various responsibilities of the underwriter review.

## Underwriting FHA Loans ~ E3

### 35 Minutes

Underwriting is one of the most important steps in the loan manufacturing process, as it is the decision point on determining whether a borrower is credit worthy or not. FHA loans have distinct differences from their conventional loan counterparts that all underwriters should be aware of. In this course, participants will review

the key differences to be aware of when underwriting an FHA loan.

## Underwriting VA Loans ~ E3

### 40 Minutes

VA lending guidelines are specific and unique. When discussing these products, mortgage professionals must be familiar with VA guidelines and how they apply to each individual borrower. This course will help mortgage professionals understand how to underwrite VA loans effectively.

## VA Lending Overview ~ E3

### 30 Minutes

Applying for a VA loan can be a daunting task for any potential borrower. VA loans are in a class of their own, with special qualification and eligibility requirements. Given the specific and unique characteristics of VA loans, mortgage professionals must understand the ins and outs of this program in order to help borrowers through the origination process. This course will provide guidance on the basic mechanics of VA lending.

## Verbal Verification of Employment (VVOE) ~ E3

### 10 Minutes

Verbal verifications of employment, or VVOEs, are a tool commonly employed by lenders for the purpose of risk mitigation, fraud prevention, and data accuracy. This course will cover the importance of the VVOE in the loan manufacturing process and the requirements around it.

## Verification of Deposit (VOD) ~ E3

### 20 Minutes

Verifications of deposit, or VODs, are a common form of verification used to confirm that applicants have the funds they claim to possess. This course will explore VODs and how they are used in the mortgage lending process.

## Verification of Employment (VOE) ~ E3

### 15 Minutes

Verification of employment is a key component of the loan qualification process. This course will explore employment verification requirements and their importance in the loan manufacturing process.

## Verification of Mortgage (VOM) ~ E3

### 15 Minutes

A verification of mortgage, or VOM, is a form used within the mortgage industry as a means to obtain borrower payment history on any existing mortgage accounts they may have. This course will review mortgage verification and its role in the mortgage lending process.

## Verification of Rent (VOR) ~ E3

### 15 Minutes

A verification of rent, or VOR, is a form used within the mortgage industry as a means to obtain borrower rental payment history. This course will review rental payment verification and its role in the mortgage lending process.

# Customer Service

Customer Service is about providing value to your customers throughout their entire experience with your institution. This Customer Service series will train your employees on customer service best practices to help you retain your customers, control customer frustration, respond to inquiries more efficiently, and increase your institution's overall customer satisfaction.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

### Customer Service Introduction

#### 6 Minutes

An effective customer service strategy is not just about answering the phone. It's about providing value to the customer throughout their entire experience with your company. Don't just "deal with your customers." Help them and offer solutions that could enhance their experience with you. Be the best version of yourself, available to them from the start!

### Etiquette

#### 8 Minutes

Customer Service Etiquette provides the tools to help you quickly and easily speak with your customers so that they feel comfortable and build trust with your company. Learn how to phrase, apply tone, and speak clearly so that you can best communicate with your customers. Learn how to phrase, apply tone, and speak clearly so that you can best communicate with your customers.

### Know Your 'Pathy

#### 5 Minutes

If you're feeling apathetic towards your customer's pain points, it's time to take a step back and deploy sympathy or empathy. The difference between sympathy and empathy is subtle, but it can be the difference between customer satisfaction and customer disappointment.

### What I Can Do

#### 6 Minutes

Customer satisfaction is important. That's why we're working on the 80% of the customer frustration within our control. Instead of making them do things and telling them what we cannot do for them, make their life easier by being proactive and taking control.

### Happy to Help

#### 4 Minutes

Happy to Help is the ultimate customer service tool. By learning how to begin the customer engagement with a proper introduction, you will see a huge increase in customer satisfaction.

### Inbound and Outbound Conversations

#### 7 Minutes

One of the biggest reasons a customer tries to take control is because they have assumed you won't. You can change that assumption by showing that you're both competent and capable during inbound conversations and outbound conversations.

### Proper Email and Chat Etiquette

#### 4 Minutes

Keep your personal touch in a digital communication channel. These simple tips make sure that your team members are staying efficient while your customers are getting the help they need.

### Digital Ping-Pong

#### 5 Minutes

The goal of email or chat is to have a quick exchange of information that leads to a decision being made or an action being taken. Discover how to resolve in as few dialogue exchanges as possible and reduce your digital ping-pong conversations.

### Using Canned Responses

#### 5 Minutes

Canned responses, while efficient, aren't a replacement for actual customer service. Spend the time to modify your canned responses and update them as time goes on to ensure that they are meeting the needs of your customers. When you spend time giving your canned responses a personal touch, your customers will feel that those responses are more personal to them.

### Helping Upset Customers

#### 14 Minutes

Customers will be frustrated no matter what we do, 20% of the time. By learning to remove your ego and turn conflicts into problems, you can limit your customer's frustration. This course is a collection of tips on how to help your customers stay rational towards a solution. Helping Upset Customers

### Customer Service Summary

#### 4 Minutes

Review the items you can control and how to manage the customers that have escalated frustration. Put yourself in a winning position by remembering that you are dealing with people, not widgets. Put a focus on these skills and build a loyal customer base.



# Rockstar Recruiting

Hiring the right talent is a very difficult task that has a huge impact on how your business runs now and for the future. Making the wrong choice could sink your company. Making the right choice could elevate it to new heights. The Rockstar Recruiting series will help nail the planning process so you have the right timeline and the time to execute the plan to ensure you are bringing in top talent to your organization.

## Recommended for:

- Recruiters
- Human Resources
- Hiring Managers

### Introduction to Recruiting

#### 5 Minutes

Recruiting is one of the most expensive things you'll do as an organization. The time and cost associated with it need to be justified by the end result. Mastering this skill means that you are bringing on top talent and retaining them, allowing you to have an organization that recruits to scale versus replace.

### Selling Top Talent

#### 15 Minutes

Most underestimate that you have to sell a candidate to come work for you. The best top talent has many options, and you have to sell them and show them why this is the best home. How do you go about doing this? What are the tools and resources you can use and show when in the process to help sell the candidate? When is the right timing to sell the candidate in the interview process? These are the constant answers needed when getting ready to sell a strong candidate into a role.

### Creating a Process

#### 10 Minutes

Think through 3 core areas of recruiting: finding candidates, effective onboarding, and retaining talent. This skill is about how to create the process. It's about having a logical, repeatable process for your team to follow in pursuit of excellent results.

### Playing the Numbers

#### 15 Minutes

Often, people struggle with sourcing candidates to hire, and it comes from not creating a large enough funnel. This skill breaks down what tactics to use and how to help someone work through this while keeping in mind their end ideal profile for hire goal. Understanding how the tactics work, the speed in which they must respond and how to move them to the next step is all part of finding candidates.

### Identifying Rockstars

#### 10 Minutes

Identifying rockstars starts with planning. Being able to identify what competencies you are looking for is necessary to this process. Once you know your ideal competencies, you can then break down the role further and decide between "preferences" and "deal breakers" in regard to what you are looking for. Knowing all of this in advance helps you hone in on what you would consider a Rockstar for your organization.

### Behavioral Interviewing

#### 15 Minutes

When wanting to attract and retain top talent, majority starts with strong interview skills. This skill can be the underlying factor when making the best hiring decision. It is important that the candidate is measured on past behavior and not what they say they are going to do. Focus on the skill of completing a behavioral analysis when interviewing someone or creating a behavioral analysis when interviewing someone or creating the perfect recruiting process.

### Recruiting for Retention

#### 10 Minutes

Path creation refers to the path for an individual to be successful in a role. Often this is attached to performance meetings and year end reviews. The key is to make this a priority on its own to ensure the employee or partner feels a strong sense of direction and alignment with the organization on where they will receive their personal development.

### Summary of Recruiting

#### 5 Minutes

Recruiting Rockstars is a skill that can be learned. Applying intentionality and purpose to your recruiting marketing efforts, candidate pipeline, interviewing skills, and employee retention efforts, you can control the outcome and work alongside of top talent on a consistent basis.

# Cybersecurity Starter

These courses deliver a strong beginning for your first security awareness program. It offers a simple solution with easy deployment, and particularly geared towards not very complex organizations with a lower threat level.

## Recommended for:

- All Mortgage Professionals

### Defending Against Phishers

#### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely to target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

### Security Awareness Essentials

#### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

**Key Topics:** Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, ransomware expansion, spear phishing expansion, and privacy and acceptable use updated statistics.



# Cybersecurity Fundamentals

The fundamentals series provides a strong foundational layer of cybersecurity awareness and education across all users, and delivers the ability to reinforce that learning through interactive targeted reinforcement modules.

Recommended for:

- All Mortgage Professionals

## A Day in the Life Theme: Security Awareness

### 70 Minutes

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, protecting your home computer, and identity theft.

## Appropriate Use of Social Media

### 14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges.

This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

## Defeating Social Engineers (Advanced)

### 17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defeating Social Engineers (Standard)

### 10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defending Against Phishers

### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

## Human Firewall Theme: Security Awareness and Literacy

### 90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

## PCI Essentials for Cardholder Data Handlers and Supervisors

### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

## Protecting Mobile Data and Devices

### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

# Cybersecurity Advanced

Recommended for:

- All Mortgage Professionals

Our Cybersecurity Advanced series delivers the ability to target with role based courses, comply with special standards requirements, and to shift culture with a more advanced reinforcement strategy. For organizations who are ready to transform the workforce into a security-minded culture.

## A Day in the Life Theme: Security Awareness

### 70 Minutes

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, backups, security services, risk management, network eavesdropping, protecting your home computer and identity theft.

## A Day in the Life Theme

(with Adaptive TestOut/Analytics)

### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

## Appropriate Use of Social Media

### 14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges. This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

## Baseline Information Security Training for IT Professionals

### 60 Minutes

This course is designed to provide fundamental information security knowledge that every employee in the IT Department must have in any organization. This course is easily customized to fit your particular policies, procedures, best practices and guidelines.

## Cloud Security

### 9 Minutes

Cloud-based services offer incredible convenience and can help people be more productive, especially while on the go. But they also create new security challenges, because the security of any information stored on the cloud is only as good as the security of the service provider who holds it. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for cloud security.

## Data and Records Retention

### 35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.

## Defeating Social Engineers (Advanced)

### 17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defeating Social Engineers (Standard)

### 10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it is much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defending Against Phishers

### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

## Email Security and Instant Messaging Security

### 11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees email and IM best practices.

## GDPR: GDPR for Data Handlers

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

## GDPR: How to Comply With the GDPR in the US

10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

## GDPR: Introduction and Overview

20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

\*Note: This course covers information for those who reside in an EU member country.

## GDPR: Key Principles of the GDPR

15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

\*Note: This course covers information for those who reside in an EU member country.

## GDPR: Navigating the GDPR with our US Partners

8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

## GDPR: Transfers of Data Outside of the EU

8 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

## Human Firewall Theme

(with Adaptive TestOut/Analytics)

Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

## Human Firewall Theme: Security Awareness and Literacy

90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, encryption, acceptable use policies incident response, privacy and legal issues, security services, backups, risk management, network eavesdropping, protecting your home computer and identity theft.

## Incident Reporting

7 Minutes

Reporting incidents of suspicious activity and the loss of assets or sensitive information is extremely important. In this module, employees will learn about common physical and information security incidents that should be reported and how to report them.

## Information Security for Executives

14 Minutes

With the goal of breaching your network, cybercriminals have stepped up their efforts to target C-level executives, upper management and those with privileged access to an organization's systems with a variety of focused attacks. They are out to steal money, personal /credit info of clients and customers as well as intellectual property and other assets from organizations across the globe. And if yours is targeted, there may be more at stake than just losing data. It may mean the CEO and other executives' jobs. This course focuses on what executives can do to help keep their organization safe and their business-reputation intact in the face of today's cybercriminals. Participants will explore key concepts of executive-level information security concerns and what you can do to bolster your organization's overall security posture.

**Key Topics:** Whaling, Business Email Compromise (BEC), Travel Security (Dark Hotel, Evil Twin, etc.), Protecting an Organization, Security Awareness Programs, Support Staff and Threat Landscape.

## "Internet of Things" and Home Security

### 10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

## OWASP Top 10 Web Application Vulnerabilities

### 15 Minutes

The Open Web Application Security Project (OWASP) is a global community focused on improving the security of web application software. The OWASP Top Ten list is highly respected and has been adopted by, among other organizations, the Payment Card Industry (PCI) Security Standards Council. This short lesson reviews the top ten list to ensure all web application developers in your organization are exposed to it.

## Password Management

### 15 Minutes

Passwords are the keys to our digital lives and protect us from hackers and cybercriminals, but how exactly could a hacker crack your password and what can you do to protect it? This HTML5-based, iPad-compatible password management course uses high-quality video and real-world simulations to show the tactics hackers use to compromise accounts and the password security best practices that can help prevent that from happening.

## PCI Essentials for Cardholder Data Handlers and Supervisors

### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS – 3.2 compliance.

## PCI Requirements Overview for I.T. Professionals

### 40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS - 3.2 compliance.

## Physical Security

### 10 Minutes

Your personal safety at work is of paramount importance. This course is designed to teach employees how to protect an organization from criminals, espionage, workplace violence, natural disasters, and other threats. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach physical security best practices.

## Privacy and Data Protection

### 30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

## Privileged User Security

### 20 Minutes

Hackers and cybercriminals specifically target privileged users. After all, they have access to an organization's most prized data. This course will teach privileged users the security best practices they're expected to follow in order to defend against hackers.

## Protecting Mobile Data and Devices

### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

## Security Awareness Essentials

### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

**Key Topics:** Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use updated statistics, ransomware expansion, spear phishing expansion.

## Security Awareness for Managers

### 30 Minutes

This course is designed to educate managers to lead by example and encourage their teams to conduct everyday business in a responsible and secure way that reduces organizational risk, increases productivity and complies with policies, laws and regulations. Because they are the voice of your organization to their direct reports, your managers are in a unique position to influence the success or failure of your security awareness program, and their behavior and buy-in is a critical component of ensuring your cultural transformation to a security conscious organization.

**Key Topics:** Introduction, leading by example, security management practices and legal issues.

## Security Awareness for the Home

### 7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and visa-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

## Security Awareness Fundamentals Theme

(with Adaptive TestOut/Analytics)

### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

## Strongest Link Theme

(with Adaptive TestOut/Analytics)

### Individual

Learners take a test before the course starts, then based on those results, the course adapts so they are only presented with the course topics they don't know.

## Strongest Link Theme: Security Awareness and Literacy

### 50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, backups, acceptable use policies incident response, privacy and legal issues, security services, risk management, network eavesdropping, encryption, protecting your home computer and identity theft.

## Working Remotely

### 12 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.



These courses provide a comprehensive overview of the scope of requirements. Combine this series with Security Awareness training to teach employees the critical competencies to ensure compliance.

- All Mortgage Professionals

## GDPR: Introduction and Overview

### 20 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

## GDPR: Key Principles of the GDPR

### 15 Minutes

This comprehensive course is delivered in a series of short, concise modules targeted to specific areas of the law and targeted to defined roles contained within the GDPR. Participants will learn the fundamentals of the new regulations and the key concepts behind them. By the end of this course series, learners will be able to recognize situations where the GDPR comes into play and what to do when they do encounter data that falls under GDPR regulations.

Note: This course covers information for those who reside in an EU member country.

## GDPR: Transfers of Data Outside of the EU

### 15 Minutes

This course is one of a multi-part series that covers the fundamentals of the EU's General Data Protection Regulation, or GDPR, as well as its origins and key concepts. The GDPR contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. In this module, you learn how the GDPR affects our organization when transferring or receiving EU citizens' private information outside the borders of the UK and EU.

## GDPR: Navigating the GDPR with our US Partners

### 8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any EU organization that collects, maintains, or processes the personal data of EU citizens, and exchanges of that data with organizations outside the EU will be significantly impacted. Since data transfers with the US represent a major share of these cross-border activities, this course will focus on a comparison of the differences between EU and US privacy laws, as well as exploring avenues by which EU-US information exchanges can be conducted.

## GDPR: GDPR for Data Handlers

### 8 Minutes

The European Union's General Data Protection Regulation (GDPR) took effect on May 25, 2018, ushering in sweeping changes to requirements for any organization that collects, maintains, or processes the personal data of individuals residing in the EU. Compliance with the GDPR will affect all our organization's data handling activities, either directly or indirectly, and all staff whose responsibilities include use of PII will be expected to operate in accordance with the regulation's safeguards. This course will provide employees a general awareness of the GDPR's requirements and how they affect our day-to-day data processing activities, as well as helping them to recognize potential problems should they arise.

## GDPR: How to Comply With the GDPR in the US

### 10 Minutes

The General Data Protection Regulation, or GDPR, contains principles for protecting the privacy of EU citizens' personal data. When it took effect in 2018, every organization, worldwide, that gathers, stores, or processes this data in any way, must comply with the strong data protections required under the GDPR. Upon completion of this module, learners will be able to recognize situations where the GDPR comes into play and what to do when they encounter data that falls under GDPR regulations in the US.

# Remote Worker Preparedness

In today's digital age, working remotely is becoming easier and more common. However, working outside of the office environment brings new cybersecurity threats. This Remote Worker Preparedness Solution provides your remote employees a strong understanding of how to keep data and information secure while working from outside the office and reinforces that learning through targeted reinforcement modules.

## Recommended for:

- All Mortgage Professionals
- Compliance Staff
- Mortgage Loan Originators
- Mortgage Processors
- Underwriters
- Closers

## Coronavirus Phishes and Scams

### 5 Minutes

As the coronavirus pandemic has spread across the globe, cyber-attacks have also been on the rise. Cybercriminals have increased their phishing attacks and are creating new scams as more and more people are staying at home and potentially working remotely for the first time. This course will teach learners to recognize the current patterns and elements of coronavirus-based phishes and scams and provide best practices on how to avoid their traps and stay secure.

## Defending Against Phishers

### 10 Minutes

Whether at work or at home, people around the world are inundated with millions of phishing threats every day. And we've seen how much damage these can cause, from exposure of people's private information, to millions of dollars spent to regain access to files infected with ransomware. And as the public grows more aware of these threats, cyber criminals evolve and look for ever-more sophisticated ways to trick would-be victims into "click the link." This all-new, animated course builds awareness about phishing threats with easy-to-apply best practices about how to recognize and defend against them.

## Email and Instant Messaging Security

### 11 Minutes

Email and instant messaging (IM) are essential communication tools that most people use just about every day. They're incredibly useful applications because they allow you to quickly and efficiently exchange messages and files with just about anyone else in the world. However, it's a two-way street, meaning that since you can connect with anyone online, anyone else, including hackers and cybercriminals, can connect with you. This course teaches employees the email and IM best practices to protect both their organization's sensitive information and their own personal information and identity from attack.

## Phishing Defense Essentials

### 7 Minutes

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.

## Protecting Mobile Data and Devices

### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

## "The Internet of Things" and Home Security

### 10 Minutes

Almost anything can be made into a "smart" device, such as security cameras and sensors, TVs, garage door openers, door locks, wearable devices, pacemakers, and even cars. These devices are what we refer to as the "Internet of Things" (IoT), which holds the promise of adding a whole new level of convenience and connectedness to everyday life. Having that many new, connected computing devices, most of which record activity, presents new challenges for security and privacy. This course teaches employees the best practices for IoT devices both at home and at work.

## Security Awareness for the Home

### 7 Minutes

Threats to our home network can quickly turn into threats to our workplace infrastructure and vice-versa. To combat against threats on all fronts, we must learn to practice safe computing habits both in the home and in the workplace. In this course, participants will be introduced to some key principles of safe system administration that they can use in the home that mirror techniques used in the workplace. By mastering the techniques found in this course, participants will learn to develop a regime of security-conscience behavior that will help keep important data safe from hackers, data thugs and cybercriminals.

## Working Remotely

### 7 Minutes

Mobile computing devices like laptops, smartphones, and tablets can be found everywhere - at home, in the office, and everywhere in between. These devices, combined with high speed wireless connections, make working remotely easier than ever. However, working outside of a company's secured facilities expose an organization's physical and information assets to additional threats. This course gives the best practices for working remotely.



# HIPAA / HITECH

Recommended for:

- All Mortgage Professionals

The Department of Health and Human Services has mandated annual privacy and security training, as well as regular reminders, for all employees and Covered Entities. Our engaging HIPAA and HITECH training programs can help your organization meet this legal requirement - while encouraging an organizational culture in which all employees understand the importance of compliance.

## HIPAA/HITECH Privacy for Business Associates

60 MIN

The final Omnibus rules for the Health Insurance Portability and Accountability Act (HIPAA), as amended by the HITECH Act places greater responsibility on all Business Associates to safeguard Protected Health Information. Business Associates and their subcontractors will, for the first time, have some absolute obligations for how they can use and disclose protected health information that they handle on behalf of the covered entity. This privacy course is specifically tailored to help employees of business associates understand what information is private, why it is private and what they can do to protect it.

## HIPAA/HITECH Privacy for Covered Entities

60 MIN

The final Omnibus rule greatly enhances a patient's privacy protections, provides individuals new rights to their health information, and significantly strengthens the government's ability to enforce the law. Training employees to safeguard Protected Health Information (PHI) is a requirement of all "covered entities" based on the Health Insurance Portability and Accountability Act of 1996, as amended by the HITECH Act. This privacy course is specifically tailored to help healthcare employees understand what information is private, why it is private and what they can do to protect it.

## HIPAA/HITECH Information Security

45 MIN

This course covers information security topics related to the Health Insurance Portability and Accountability Act (HIPAA) security rule. The HIPAA Security Rule requires covered entities to maintain reasonable and appropriate administrative, technical, and physical safeguards for protecting Electronic Protected Health Information (e-PHI).

**Key topics:** HIPAA compliance, information security basics, password management, online security threats and how to counter them, malware, insider threats, information classifications, proper information disposal, clear desk policy, social engineering, phishing, online scams, acceptable use policies and ethics and incident response.

# PCI Compliance

Our PCI training courses help cardholder data handlers, supervisors, and IT professionals ensure compliance with PCI standards, pass audits, and avoid data breaches.

## Recommended for:

- All Mortgage Professionals

### PCI Essentials for Cardholder Data Handlers and Supervisors

#### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

### PCI Requirements Overview for IT Professionals

#### 40 Minutes

This course teaches I.T. professionals what PCI DSS is, how it affects your organization, how to comply with the 12 requirements and the best practices that front line staff should follow to protect cardholder data and detect and prevent fraud. This course is meant for IT Professionals in companies that require PCI DSS – 3.2 compliance.

### Privacy and Data Protection

#### 30 Minutes

This course will help employees understand what information is private, why it is private, and what they can do to protect it throughout the data lifecycle, which is the life of a piece of information, whether in paper or digital format, from creation to destruction within an organization.

### Data and Records Retention

#### 35 Minutes

Data in electronic and hard copy format within organizations is growing at a rate of about 125% per year and yet only 20% of that data is actually used to conduct business. Managing all of that data can become an administrative nightmare for you and the organization as a whole. This is especially true when litigation is pending and we must sift through all of our records to find certain pieces of data. This course will help you understand how to comply with the many laws, regulations, policies, and best practices that govern how long certain kinds of data should be kept and how and when to dispose of that data properly.



OnCourse Learning is a member of Adtalem Global Education (NYSE: ATGE), a global education provider headquartered in the United States. It empowers financial institutions to prepare their frontlines, compliance teams, executive leadership and board of directors with comprehensive enterprise compliance, risk management and professional development education that is effective and engaging. To learn more, visit [OnCourseLearning.com](https://www.OnCourseLearning.com).