

SafetyNow Banking Training Catalog

Adult Financial Abuse

Adult financial abuse is a growing problem all over the country and many factors contribute to this rising trend. Americans are living longer, so there are more elderly adults within our population than ever before. Many over 65 live in their own homes. Over 1 million people who are over the age of 65 suffer from serious dementia, and a large portion of people that are 85 and older are dealing with some degree of Alzheimer's.

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Banking: Bank Assets

Commercial banks are the most diversified of our nation's depository institutions. This is because they have the broadest asset and liability powers among the different types of depositories.

Generally, the larger the bank, the more diversified their asset and liability structure. In this course, we'll discuss the types of assets banks may hold, and why. We'll go over bank lending practices with commercial and industrial firms and the various types of business and consumer loans banks can offer. We'll talk about bank liabilities and capital, as well as capital requirements.

Lastly, we'll go over asset and liability structures. SCORM | Updated 07.2025

Banking: Basics

The term "financial institution" covers a lot, encompassing commercial banks, savings and loan associations, and credit unions. What exactly do each of these entities do, and how do they differ? That's what we'll talk about in this course, covering the basics of each. Financial laws constantly change, so if you work in or with a financial institution, it's essential to stay

apprised of these regulatory changes.

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Banking Customer Service

Providing quality customer service is essential to any business, but in order to do that, every institution should establish a set of customer service guidelines for their employees to follow. In this course, we'll discuss the four basic elements of customer service that banks can implement for their employees. We'll talk about situations that bank customers want to avoid.

We'll also cover areas where training is essential, touch on various ways to reward employees for exemplary customer service, and go over how to measure your customer service efforts.

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Banking Phone Calls

Customers call us for many different reasons. Maybe it's just faster and more convenient to call than getting in the car and driving to your location. Maybe they've got an urgent problem and can't wait for a visit. Or maybe they just need the information quickly. Whatever it is, the caller wants their phone experience to be fast, be efficient, and satisfy their needs. Each phone call gives your company an opportunity to develop a new relationship or solidify and strengthen an existing one. In many organizations, the customer's first contact happens over the phone, so it's essential that the experience is a good one. In this course, we'll talk about how to provide that by going over phone system designs, the three-ring rule, and general customer service phone etiquette.

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Bank Secrecy Act Basics: 02 Money Laundering 101

When the U.S. government started to track large cash transactions, criminals responded by developing ways to hide the true source of their money flow, also known as money laundering. Money laundering is the process of making illegally gained funds appear to be legal. Illegally gained funds are often referred to as “dirty money.” That’s where the term “laundering” comes from; turning dirty money into clean money. In this program, we’ll talk about the basics of money laundering. Then, we’ll go over how it works, how it impacts the economy, and what the U.S. is doing to put a stop to it.

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Bank Secrecy Act Basics: 04. Requirements and Purpose of the Bank Secrecy Act

The Bank Secrecy Act established a robust set of regulations for banking institutions, including the requirement that every financial institution establish a BSA compliance program to deter illegal money laundering activity. The act also created a pathway through which law enforcement can investigate these types of crimes. In this course, we’ll explore the five main components of the BSA/AML program requirements and go over who is responsible for leading the effort.

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Bank Secrecy Act for Frontline Employees: 02. Filing Currency Transaction Reports

Now that we know how currency transaction reports (CTRs) work and the requirements for filing them, we’re going to teach you how to file them. This process will vary depending on where you work, so check with your financial institution on their specific requirements. In this course, we’ll go over collecting verification information and where to properly record it. We’ll discuss the

four sections of the CTR and how to complete them. We’ll also talk about what to do when customers are inconvenienced or frustrated by the CTR filing requirements.

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Bank Secrecy Act for Frontline Employees: 04. Customer Information Programs

As part of the USA PATRIOT Act, financial institutions are required to have customer identification programs, or CIPs. This helps prove customer identities, which is a key part in fighting money laundering schemes. In this course, we’ll talk about what this means to you as a bank employee. We’ll discuss the important distinction between customers and consumers, as they relate to BSA/AML. We’ll go over who this rule applies to and the specific information you’re required to collect to verify identification. We’ll also look at specific recordkeeping rules for CIPs.

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Bank Secrecy Act for Frontline Employees: 06. Review of Money Laundering Activities

"You should already be familiar with BSA/AML regulations and some of the red flags for money laundering. So in this course, we’re going to dive a bit deeper, while doing a review of those red flags. We’ll go over various ways that wire transfers are used to launder money, and we’ll also discuss unusual activities to stay aware of. However, it’s important to note that none of the activities we’re discussing in the course are illegal on their own. Successful money laundering is a layered, complex process, almost never involving a single transaction.

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Bank Secrecy Act for Managers: 02. BSA Compliance Program Requirements

All financial institutions are required to establish and maintain a Bank Secrecy Act compliance

program. Therefore, it's essential that all leaders in your organization understand the requirements, so you can support the program and understand your role. In this program, we'll dive into the basics of the BSA's compliance program requirements. We'll go over procedures and practices, the customer identification program, and conducting customer due diligence, or CDD.

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Bank Secrecy Act for Managers: 04. Money Services Businesses

A money services business, or MSB, refers to a non-bank that cashes checks, exchanges currency, issues travelers' checks, or sells money orders. So, it's basically any business that provides banking services but doesn't accept deposits. So how do MSBs work when it comes to compliance with BSA/AML regulations, and what does it have to do with you? That's what this course is all about. In this program, we'll dive into MSBs so you can better understand how they operate and the necessary due diligence you'll need to do with your own customers who may use MSBs.

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Bank Secrecy Act for Managers: 06. Enhanced Due Diligence

The USA PATRIOT Act first established the concept of "enhanced" due diligence in regard to organizations that pose a higher risk of money laundering or terrorist financing. Under the law, these businesses require a different level of evaluation than other organizations. Your existing customer due diligence (CDD) program already outlines what information will be collected and analyzed as part of the customer risk profile. So, for customers requiring enhanced due diligence, you'll be conducting a deeper analysis. In this course, we'll explore the types of customers that

require enhanced due diligence and go over what that process looks like.

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Bank Secrecy Act for Managers: 08. USA PATRIOT Act and Information Sharing Requests

One of the primary goals of the USA PATRIOT Act is to break down the barriers preventing government agencies from sharing information with each other and with non-governmental groups. For banking institutions, provisions in this act changed what types of data banks were allowed to share with law enforcement and with each other. In this program, we'll dive a bit deeper into what you need to know about the USA PATRIOT Act and what's required of your team. First, there are two types of information sharing outlined in section 314 of the USA PATRIOT Act. You don't need to know the specific language, but it's important that you can identify these information requests by name.

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Check Kiting

Check kiting is a growing problem in the banking industry, and one that's become easier in recent years, due to increasingly competitive banking practices requiring banks to make funds available sooner. Because check kiting is so easy, this crime is growing rapidly, and financial institutions are losing millions of dollars each year. In this program, we'll talk about what check kiting is and how to look out for it at your FI.

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Consumer Privacy Act

Over 75% of Americans use the internet and other electronic means of mass communications. Because of this, consumer privacy has become a major issue. Consumer privacy, also known as customer privacy, involves protecting personal information that is revealed during everyday

transactions. Watch this course to learn more.
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Credit Unions: Credit Unions

You probably know the basics of how your local or national bank works. This program is designed to educate you on another financial institution – the credit union. We'll discuss what it is, how it works, and who it serves. We'll also go over the various types of credit unions and talk about credit union service organizations.

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Credit Unions: Differences Between Credit Unions and Banks

As you consider whether a credit union is a good choice for you personally, you may be wondering... what exactly are the differences between credit unions and banks? Why would you choose one over the other? Does it even matter? Well, despite their similarities as financial institutions, credit unions DO differ from banks in some respects. In this program, we'll go over those differences and discuss the pros and cons of both, to help you determine which is a better fit for you and your needs.

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Dodd-Frank Wall Street Reform and Consumer Protection Act

The Dodd-Frank Wall Street Reform and Consumer Protection Act, or "Dodd-Frank," was created as a response to the financial crisis of 2008. The Dodd-Frank Act sought to enact stricter oversight on banks, while expanding protections for consumers and taxpayers. It established a number of new government agencies tasked with overseeing the various components of the act and various parts of the financial system, including banks, mortgage lenders, and credit rating agencies. This program is designed to help

you understand the highlights of this act.
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Elder Financial Exploitation: California Law

With the largest elderly population of nearly four million, California also leads the nation with the largest loss of assets due to elder financial abuse. Because of this, the State of California became one of the first states to enact a comprehensive law providing civil remedies for elderly victims of abuse. In this course, we'll discuss the Elder Abuse and Dependent Adult Civil Protection Act.

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Elder Financial Exploitation: The Basics

Elder financial exploitation, or EFE, is a fast-growing and despicable form of abuse of seniors. It's also the most prevalent form of elder abuse. In general, elder financial abuse is any fraudulent act that uses the resources of an older individual for personal benefit, or an action that deprives an older individual of their belongings. Older adults lose more than \$27.4 billion every year to scams, fraud, and exploitation. In this course, we'll discuss some examples of elder financial exploitation, go over why the elderly are targeted, and who they're typically targeted by.

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Fair Credit Reporting Act

The Fair Credit Reporting Act, or FCRA, was originally enacted in 1970 by the Federal Trade Commission. It outlines the rights of consumers and consumer reporting agencies with regard to consumer – or credit – information. The act has been amended many times, and was substantially amended in 2003 by the Fair and Accurate Credit Transactions Act, or the FACT Act. In this program, we're going to be discussing the permissible uses for credit reports, what happens if a person becomes the victim of fraud, and what

guidelines should be put in place for the disposal of credit reports.

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Fair Lending Laws

During the 60s and 70s, Congress passed several laws to ensure fair and equitable access to credit for individuals and communities. These laws include the Fair Housing Act, or FHA, of 1968, the Equal Credit Opportunity Act, or ECOA, of 1974, the Home Mortgage Disclosure Act, or HMDA, of 1975, and the Community Reinvestment Act, or CRA, of 1977. In this program, we're going to talk about the two laws, in particular, that are the fair lending laws (FLLs). We'll go over what and who they apply to, and what lenders need to do in order to stay compliant. Keep in mind, we aren't lawyers and are not giving legal advice. This course is simply a review of these laws.

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Federal Reserve and Monetary Policy

The term "Monetary Policy" refers to the actions taken by the Federal Reserve to control and supply the cost of money in the United States. These efforts preserve the economy and promote stability; and this responsibility was given to the Federal Reserve through the Federal Reserve Act of 1913. There are three tools of monetary policy which the Federal Reserve controls--open market operations, the discount rate, and reserve requirements. Using these tools, the Federal Reserve influences the demand for, and supply of, balances that depository institutions hold at Federal Reserve Banks and in this way alters the federal funds rate.

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Foreign Corrupt Practices Act: Compliance

The Foreign Corrupt Practices Act, or FCPA, is a U.S. law that targets corruption and is often known as the law used to prosecute bribes paid

abroad. A critical part of any company's internal controls is having an effective compliance program. It's essential to detecting and preventing FCPA violations and can be tailored to a company's specific business and to the risks associated with that business. In this program, we'll focus on tips for complying with the FCPA and the proper elements to an effective compliance program.

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Handling Customer Complaints

One thing we know about business is that customers complain. As an organization, it's impossible to always get it right for every customer, every time. But customer complaints aren't necessarily a bad thing. Why? Because it's direct customer feedback, and if that customer complains directly to a bank employee, then the bank gets the opportunity to rectify the situation, changing the negative experience into a positive one. In this course, we'll talk about why handling customer complaints properly is important, and we'll discuss the process for dealing with these situations successfully.

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Identify Theft: Red Flags Rule

Identity theft is a hot topic. It seems like every day you hear a story about someone's identity being stolen, or a company offering you protection against identity theft. In this program we are going to talk about the Identify Theft - Red Flags Rule and how it applies to your Financial Institution.

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Loan Processing: Taking the Application

Processing a loan can be a complex endeavor. The most common loans offered by mortgage lenders include conventional conforming, conventional nonconforming, FHA, VA, and

subprime loans. For most lenders, the steps to processing these loans are pretty similar, so in this series of courses, we're going to cover the five main steps: taking the application, the verification process, compliance, underwriting the loan, and making the final decision. Here, we'll cover how to properly fill out the loan application. We'll discuss each section and the information needed to complete the form.

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Loan Processing: Underwriting

Underwriting is the fourth step in processing a loan. It's what happens behind the scenes once you submit your application. It's one of the most critical steps, because the underwriter makes the decision about whether an applicant is qualified for the loan. Loan underwriters may ask for additional information, documentation, or adjustments to the loan request before making the final decision. In this course, we'll talk about what happens during this process and how underwriters make their final determinations.

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Mortgage Servicing

"When most people buy a home, they take out a mortgage. The buyer typically puts down a portion of the cost, the down payment, and they get a mortgage loan for the remainder of the cost. The home serves as collateral. After closing on a home, the mortgage servicing company becomes the main point of contact for everything related to paying off a mortgage. In this course, we'll talk about the services these companies provide and the responsibilities they carry out to ensure successful and sustainable homeownership for their clients."

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Office of Foreign Assets Control

A man walks into your financial institution and

requests a wire transfer to Burma. It's a pretty small amount and he says he wants to pay for the transaction with cash. So, you go ahead and do it. Easy enough, right? You probably process wire transfers everyday. It turns out, the man you helped was a drug trafficker sending money overseas to fund his drug cartel. It makes you sick, doesn't it? How do you stop that from happening? That's what the Office of Foreign Assets Control, or OFAC, helps with. In this course, we'll discuss the origin of the OFAC and its responsibilities. We'll also talk about the various laws it administers, so that you and your financial institution can avoid possible violations.

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Reform, Recovery, and Enforcement of Act 1989

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989, or FIRREA, is a federal law that was created in response to the savings and loan crisis after hundreds of US savings and loan institutions failed in the 1980s. FIRREA is essentially a set of regulatory changes to the United States savings and loan banking system and the real estate appraisal industry. In this course, we'll discuss what the act was designed to accomplish, and the various changes enacted through the FIRREA Act.

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Regulation B: What Is the Equal Opportunity Credit Act?

The Equal Credit Opportunity Act, or ECOA, implemented by Regulation B, is a federal regulation that forbids all creditors from discriminating against loan applicants based on nine prohibited factors. In this program, we'll talk about those categories and what exactly is prohibited under the law. We'll also discuss the rules for taking an application and evaluating its information. Lastly, we'll discuss consumer rights

under Regulation B.
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Regulation CC: Expedited Funds Availability Act Check 21

YES. Get excited. We're talking about Check 21. "WHAT?!" Yeah, you read that right! Back in October 2004, the Check Clearing for the 21st Century Act, also known as Check 21, went into effect and is covered in Subpart D of Regulation CC. authorizes the use of a negotiable instrument called a "substitute check." Check 21 provides the legal framework for the creation of these types of checks, which can then be used in place of the original paper check, without an agreement in place with other financial institutions. Prepare yourself for the wonder of Check 21. Let's dive in.
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Regulation C Home Mortgage Disclosure Act

"Back in 1968, the Fair Housing Act was passed to protect home buyers from discriminations in mortgage lending. Did it work? Not really. So, in 1975, Congress enacted the Home Mortgage Disclosure Act or HMDA. It's a disclosure law, implemented by the Federal Reserve Board's Regulation C, and it requires covered institutions to compile and disclose data of applications for, originations of, and purchase of home purchase loans, home improvement loans, and refinancing. In this program, we'll talk about which financial institutions this applies to, which transactions are covered, and which are excluded. We'll also discuss what needs to be recorded, reported, and disclosed.

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Regulation E: Disclosures Part 2

In the Disclosures Part 1 video, you learned about the general requirements for disclosures and how they need to be formatted, what needs to be included, as well as the actual content of the

disclosures themselves. In this video, we're going to focus on four specific disclosures: those involving changes to terms, ATM fees, overdraft service fees, and gift cards.

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Regulation E: Electronic Transaction Overdraft Services Opt-In

Prior to July 2010, if a consumer did not have enough funds to cover an electronic transaction, the bank or credit union would allow the transaction, cover it, and consequently charge a fee, without asking the consumer's consent. Consumers didn't like that and expected the transactions to simply be denied if their account had insufficient funds. As a result, Regulation E was amended to state that consumers must opt-in for this coverage. Let's take a look at what this protection means to consumers and their Financial Institutions.

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Regulation E: Error Resolution and Consumer Liability Part 2

In the first Error Resolution and Consumer Liability video, you learned how to conduct an investigation if a consumer reports an error. In this course, we will look at what a consumer's level of liability is, based on the circumstances. Regulation E addresses consumer liability based on whether or not an access device was involved, so in this video, we will look at the levels of consumer liability when an access device IS involved. We'll discuss the different tiers of liability and what determines liability. Also throughout this program, we'll go over some real-life scenarios to help you understand how consumer liability really works.

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Regulation E: Issuance of Access Devices

Under Regulation E, an access device is a card,

code, or other means of access to a consumer's account that may be used by the consumer to initiate electronic funds transfers (EFTs).

Recognizable forms would be your debit card or personal identification number (PIN) used to access internet banking to initiate a transfer. In this program, we'll talk about the issuance of access devices and what's required under Regulation E.

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Regulation E: Preauthorized Transfers

A preauthorized electronic fund transfer is an EFT authorized in advance to recur at regular intervals. It could either be a credit to, or a debit from, an account. Examples would include your paycheck getting directly deposited. A preauthorized debit might be automatic monthly bill pay for your water bill. In this course, we'll look at what Regulation E has to say about these types of repetitive, preauthorized transfers. We'll go over the rules for when money is transferring either to or from a consumer's account. We'll also talk about stopping payments and notice of transfers in varying amounts.

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Regulation E: The Prepaid Rule Part 1

Prepaid cards are hugely popular. Because they're so widely accessible, Regulation E was expanded to include protection for prepaid accounts. New rules have been amended to handle periodic statements for prepaid cards, pre-acquisition disclosures, changes in error resolution and liability limitations, as well as fee schedules. In Part 1 of the Prepaid Rule, we'll talk about which accounts and cards are covered, and which ones are not. We'll talk about error resolution and liability limitations, and exceptions for unverified prepaid accounts. Lastly, we'll discuss the required changes for periodic statements and

alternatives.

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Regulation O: Introduction to Regulation O

Regulation O applies to all federally insured financial institutions, governing loans and extensions of credit to their executive officers, directors, principal shareholders, and to the companies controlled by them. In a nutshell, Regulation O is designed to provide checks and balances for high-level executives of the FI ladder, to ensure that they don't receive preferential treatment when receiving loans and credit. In this course, we'll discuss whom the regulation applies to and what actions are prohibited.

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Regulation W

Regulation W establishes quantitative limits and other requirements for loans, purchases of assets, and other transactions between financial institutions and their affiliates. Regulation W can be broken down into two Sections: Section 23 A and Section 23 B, and we will be looking at both in this program.

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RESPA: Real Estate Settlement Procedures Act: Kickbacks, Title Insurance, and Escrows

The Real Estate Settlement Procedures Act, or RESPA, is a federal act passed in 1974 which covers residential properties of 1-4 units. Before RESPA, real estate professionals and closing service providers were charging customers unnecessary fees to close on their homes. In this course, we will examine Sections 8-10 of RESPA, which cover consumer protections in the law. Specifically, we'll talk about how the law deals with kickbacks, title insurance, and escrows.

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Right to Financial Privacy Act: Gramm-Leach-Bliley Act - Title V

In this course, we'll take an in-depth look at the Gramm-Leach-Bliley Act (GLBA). We'll discuss the history of the GLBA and how it came to be. We'll also focus specifically on Title V of the Act, which governs the treatment of nonpublic personal information about consumers by financial institutions. This act provides three types of privacy protection, which we'll discuss here. We'll also cover who it's designed to protect and how it impacts financial institutions. Lastly, we'll talk about exceptions to the law, and penalties for non-compliance.

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Right to Financial Privacy Act: Part 1

The Right to Financial Privacy Act of 1978 or RFPA, was a result of the Supreme Court's Ruling in US v Miller (1976). The RFPA outlines specific process and procedures for disclosing member information to government authorities. Watch this course to find out how the RFPA applies to you!

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Right to Financial Privacy Act: USA PATRIOT Act

The Patriot Act stems from the September 11th, 2001 terrorist attacks on America. The terrorists involved in the attacks used U.S. and foreign financial institutions to hold, move, and retrieve their money. Following these attacks, the U.S. government set up a way to to detect or disrupt transactions of the type that financed 9/11. In this course, we'll talk about this important act and how it impacts financial institutions. We'll discuss the act's requirements including Customer Identification Programs and anti-money laundering measures.

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Robbery Training: Robbery Awareness

Most people go to work every day and never have

to worry about their place of business being robbed. For bank employees, the fear of being robbed is a very real thing. It happens. And when it does, you need to be prepared. This program will help you prepare, while giving you best practices and tips on how to handle a robbery situation. We'll discuss the different types of robberies you might encounter, go over what you should do in these scenarios, and talk about suspicious behaviors you should be on the lookout for.

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Signs of Check Fraud

Check fraud is one of the largest challenges facing financial institutions. Technology has made it increasingly easier for criminals to create realistic counterfeit checks and false identification to defraud FIs. To protect yourself and your customers from check fraud, you need to become familiar with check fraud schemes and common warning signs of counterfeit checks. Typically, the teller is the person who has the responsibility of identifying fraudulent checks and the criminals trying to use them. In this program, we'll talk about how to determine if a check is real or possibly counterfeit.

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The Bank Bribery Act

The Bank Bribery Amendments Act of 1985 requires that the financial institution regulatory agencies publish guidelines to assist employees, officers, directors, agents, and attorneys of financial institutions in complying with the law. The Act is in place to prevent misconduct in lending transactions, but it also applies more broadly to any business or transaction. So, it includes vendors, contractors, and anyone else who may have contracts with the financial institutions as well. In this program, we'll break

down what this act says.
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The Federal Reserve and Monetary Policy

The term monetary policy refers to the actions taken by the Federal Reserve to control the cost of money in the United States. These efforts preserve the economy and promote stability, and this responsibility was given to the Federal Reserve through the Federal Reserve Act of 1913. In this course, we'll talk about the nine policy tools the Federal Reserve controls to influence the demand for and supply of balances that depository institutions hold at Federal Reserve Banks. We'll also discuss the impacts of the federal funds rate.

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The Military Lending Act

"In 2006, the federal government enacted the Military Lending Act, or MLA, which regulates what lenders can and can't do, when working with service members and their dependents. This act came as a result of lenders targeting military service members with predatory loans that had punishing interest rates, fees, and terms. In this course, we'll talk about the protections this act includes, go over who qualifies for it, and explore what types of loans are covered by the act.

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The SAFE Banking Act of 2021

"Today, much of the United States has legalized some form of recreational or medical marijuana. Because cannabis remains illegal under the federal Controlled Substances Act, individuals who grow, possess, use, sell, transport, or distribute cannabis remain subject to federal criminal prosecution. Financial institutions providing banking services to legitimate and

licensed cannabis businesses under state laws are subject to criminal prosecution. As you can imagine, this is a big problem for businesses that legally grow, market, or sell cannabis in states that have legalized its sale, since they're generally locked out of the banking system. The Secure and Fair Enforcement Banking Act of 2021, known as the SAFE Banking Act, is legislation that would impact the ability of federal banking regulators to intervene in the actions of a depository institution dealing with a legal cannabis business. In this program, we'll talk about what this act intends to accomplish, when and if it becomes law
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Truth in Savings Act: Regulation DD Part 1

Regulation DD implements the Truth in Savings Act, which Congress passed to help consumers make informed decisions about deposit accounts at different financial institutions through the use of uniform disclosures. The law requires FIs to provide account disclosures, so that consumers can make meaningful comparisons among different institutions. It also imposes requirements on how deposit accounts may be advertised and how interest on accounts may be calculated. So really, Regulation DD forces truth in advertising and protects the consumer. In this program, we are going to cover all of the different disclosures required by Regulation DD.

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Types of Check Fraud

If you've seen the movie Catch Me if You Can with Leonardo DiCaprio and Tom Hanks, then you've seen check fraud at work. The movie is based on the life of Frank Abagnale and his time as a conman and check forger. When he was finally caught and convicted, Abagnale went to work for the FBI, teaching them his check forgery tricks. These criminal practices are still at work today. So in this program, we'll talk about different types

of check fraud, how to recognize them, and what
you can do to stop these activities at your

workplace.
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