

VBA Internship Program
American Bankers Association Online Training Options



Function Area	Course Title <i>Please note links are for exploratory purposes only – VBA will handle course registration.</i>	Description	Self-Paced or Facilitated? Average Time Spent	Intern Rate
General Industry	Banking Basics Suite	Courses: <ul style="list-style-type: none"> • Bank Marketing: Building Customer Relationships • Bank Payment Systems and Technology • Bank Sales and Service: Expanding Customer Relationships • Banks as a Business • Banks and the Deposit Function • Banks and the Economy • Banks and Personal Wealth Management • Business and International Banking Services • Introduction to Banking • Lending as a Cornerstone of Banking • Safeguarding Bank Assets and the Nation • Safeguarding the Customer and the Bank 	Self-paced 2 hours	\$390
General Industry	Banking Fundamentals	<p>The Banking Industry:</p> <ul style="list-style-type: none"> • Describe how banks serve customer needs • Identify major bank competitors • Identify regulators, major laws and banking regulations • Explain how banks meet their financial goals • Discuss future trends in banking <p>Bank Lines of Business:</p> <ul style="list-style-type: none"> • Discuss account ownership • Identify the products and services banks offer to consumers and businesses • Explain the check payment process • Discuss electronic banking and the electronic funds transfer system • Explain banking laws and regulations as they relate to lines of business <p>Building Customer Relationships:</p> <ul style="list-style-type: none"> • Discuss how marketing, sales and service help build customer relationships • Discuss cross-selling and referrals • Identify potential bank customers • Explain how banks safeguard assets, prevent crime, and protect the nation’s financial system • Discuss laws and regulations to safeguard customer information 	Facilitated - each course is four weeks. The Banking Industry: 7/6/20-7/31/20 Bank Lines of Business: 6/8/20-7/3/20 Building Customer Relationships: 6/15/20-7/10/20 8/3/20-8/28/20	1 Course - \$142 2 Courses - \$284 3 Courses - \$395

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<p>General Industry</p>	<p>Community Bank Suite: Onboarding Basics</p>	<p>For new and prospective bankers, this suite of courses serves as an introduction to banks as a business and covers deposits, lending, payments and technology, and security. Courses:</p> <ul style="list-style-type: none"> • Introduction to Banking • Banks as a Business • Banks and the Deposit Function • Lending as a Cornerstone of Banking • Bank Payment Systems and Technology • Safeguarding the Customer and the Bank 	<p>Self-paced 1 hour, 12 minutes</p>	<p>\$255</p>
	<p>Community Bank Suite: Sales Skills</p>	<p>This suite of courses includes lessons on relationship building and sales planning, with topics including client portfolio management, creating sales portfolios, relationship sales and consultative selling. Courses:</p> <ul style="list-style-type: none"> • Relationship Sales Suite <ul style="list-style-type: none"> ○ The Relationship Sales Process ○ Consultative Selling ○ Relationship Sales – Apply What You've Learned • Sales Planning Suite <ul style="list-style-type: none"> ○ Creating Sales Portfolios ○ Managing Client Portfolios ○ Planning a Call ○ Sales Planning – Apply What You've Learned 	<p>Self-paced 35 minutes</p>	
<p>General Industry</p>	<p>Community Bank Suite: Foundational Skills</p>	<p>This training bundle groups courses by communication and frontline skills. Communication topics include effective listening and body language. The teller basics suite covers cash handling, customer service, bank security and more. Courses:</p> <ul style="list-style-type: none"> • Ethical Issues for Bankers • Communication Basics Suite <ul style="list-style-type: none"> ○ Becoming a Better Listener ○ Communicating Effectively ○ The Importance of Body Language • Teller Basics Suite <ul style="list-style-type: none"> ○ Cash Handling ○ Handling Checks ○ Processing Transactions ○ Providing Quality Customer Service ○ Robbery and Bank Security ○ The Changing Role of the Teller 	<p>Self-paced 5 hours, 40 minutes</p>	<p>\$195</p>

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Marketing	Marketing in Banking	This four-week long, entry-level course builds a strong foundation for grasping bank marketing functions. Dive into the core responsibilities of bank marketing, examine how marketing may be structured, know the regulations affecting bank marketing activities, and discover how to assess financial performance.	Facilitated June 1-26	\$200
Wealth Management & Trust	Introduction to Trust Administration	Provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.	Self-paced 2 hours, 5 minutes	\$220
Wealth Management & Trust	Introduction to Estate Planning	Covers tax implications for grantor and charitable trusts and the concepts of gift, estate, and generation-skipping transfer taxes. Presents special rules for taxes, ways to minimize taxes, and how to calculate gift and estate taxes. Explains advantages and disadvantages of making lifetime gifts, and estate planning with the marital deduction.	Self-paced 3 hours, 35 minutes	\$220
Wealth Management & Trust	Introduction to Investment Management	Provides a necessary and solid base prior to an exploration of more complex strategies. Explores the investment types commonly used in trusts and agency accounts, the methods for stock and bond selection and analysis, the economic influences and legal considerations regarding investing as a fiduciary, and many of the considerations and tools for portfolio management.	Self-paced 3 hours, 25 minutes	\$220

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Small Business Lending	Introduction to Analyzing Financial Statements	Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.	Self-paced 3 hours, 15 minutes	\$280
	Fundamentals of Small Business Banking Suite	This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore different small business types to better understand your clients and the products and services that they typically need. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately. Courses: <ul style="list-style-type: none"> • Small Business Basics: Explore the different small business industry types and their corresponding traits and financial needs. • Small Business Operating and Life Cycle: Learns the steps of the operating cycle. Gain insight into detecting a small business owner’s banking product needs during each step of the operating cycle and life cycle. 	Self-paced 45 minutes	
	Small Business Borrowing Suite	This suite of two courses, two exercises and two toolkits explore the unique characteristics of the small business market that make it an attractive source of potential business for your bank. Develop an understanding of the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand small business clients’ credit needs. Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on the job immediately. Courses: <ul style="list-style-type: none"> • Knowing Your Small Business Clients: Understand the common characteristics and expectations of small business owners in order to become a better banking partner. Learn the banking needs of small business owners, why they borrow money, and how they typically repay loans. • Knowing Your Small Business Clients – Apply What You’ve Learned: Practice identifying common characteristics of small business owners and connecting them with solutions that meet their needs. • Communicating Credit Decisions: This course guides you through best practices in communicating credit approvals, opportunities, and counteroffers to your clients. Explore possible reasons for a decline, and discover a model to help with communicating a decline. • Closing the Sale – Apply What You’ve Learned: Practice applying the skills and techniques required to close and follow up on sales, and to communicate credit decisions effectively. 	Self-paced 20 minutes	

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		<ul style="list-style-type: none"> • Small Business Borrowing – Learner Toolkit: Learn practical applications to increase learning retention and provides additional reference materials. • Small Business Borrowing – Coach's Toolkit: Learn the value of working with team members to increase their learning retention; with plenty of additional reference materials. 		
	Small Business Products Suite	<p>This suite of three courses, one exercise, and one toolkit deepens your product and market knowledge so you can better match products with your clients’ needs. Explore the features and benefits of credit products, retirement products, and treasury management products. Completing this suite develops the key skills needed to create and sustain successful small business relationships. Through a blended-learning approach with micro-lessons, practice exercises and toolkits, lessons can be applied on-the-job immediately.</p> <p>Courses:</p> <ul style="list-style-type: none"> • Presenting Credit Products: Gain the product and market knowledge needed for successfully matching credit products with your small business clients’ needs. Explore the features and benefits of Lines of credit, term loans, business credit cards, letters of credit, and SBA-guaranteed loans. • Presenting Retirement Products: Build your knowledge of the types of retirement plans available to small businesses, and the advantages to small businesses of offering them. Get tips for recommending the best retirement products for your small business clients including IRAs, SEP IRAs, Simple IRA, 401ks, and Keoghs. • Presenting Treasury Management Products: Discover the treasury management products available to your small business clients. Get tips for recommending appropriate Merchant services, Cash management services, Information services, Collections and disbursements services, and Fund management services to your clients. • Knowing Your Small Business Products – Apply What You’ve Learned: Practice matching your knowledge of product features and benefits to your small business clients’ needs. • Small Business Products – Learner Toolkit: This course guides you through practical applications to increase learning retention and provides additional reference materials. 	<p>Self-paced 20 minutes</p>	

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Compliance* *Must complete five of the ten compliance course options to count towards the VBA Certificate of Completion	BSA/AML: Overview	Explores the risk assessment components that help prevent the different types of financial crimes. Covers the three stages in the money laundering process and provides current examples of possible schemes. Explains the four required elements of a BSA compliance program that must be implemented.	Self-paced 15 minutes	\$35
	BSA/AML: Complying with the BSA	Describes the key elements of an effective BSA policy and explains the responsibilities assigned to bankers to identify customers, monitor transactions, file reports, and retain records. Identifies the consequences for neglecting to adhere to BSA requirements, and describes what actions to take to avoid fines and penalties.	Self-paced 20 minutes	\$35
	Community Reinvestment Act	Explains how regulators evaluate a bank's efforts to meet the credit needs of the assessment area(s) it serves, and an overview of the bank examination categories and the ratings regulatory agencies use to define a bank's performance. Describes the items a bank must keep in a public file.	Self-paced 30 minutes	\$35
	Equal Credit Opportunity Act (Reg B)	Explains the prohibited bases for evaluating an application and required notifications, and other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences of noncompliance.	Self-paced 1 hour, 30 minutes	\$65
	Expedited Funds Availability Act (Reg CC)	Explains when funds from deposits must be available for withdrawal and when holds on deposits can be extended, and the timing and content for providing key disclosures. Reviews the terminology used in Reg CC along with the disclosure requirements and endorsement standards, and covers Check 21, including a description of substitute checks.	Self-paced 1 hour, 20 minutes	\$65
	Fair Lending	Demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Examines the consequences of illegal discrimination and explains the key points in the federal laws. Defines disparate treatment and disparate impact practices and identifies illegal discrimination that should be avoided at common stages in the credit process.	Self-paced 1 hour, 10 minutes	\$65
	Information Security and Red Flags	Explains how to protect identifiable information from unauthorized access through cybersecurity attacks. Explains how banks can ensure secure remote access is controlled and enforced, and ways to handle information security breaches. Provides approaches to avoid falling victim to social engineering and identity theft.	Self-paced 45 minutes	\$65
	Office of Foreign Assets Control (OFAC)	Office of Foreign Assets Control (OFAC) provides key information relative to OFAC laws and regulations that are part of bank employees' daily responsibilities. This course explains the overall purpose and background of OFAC. It provides the purpose and use of the blocked persons list, as well as the general guidelines for handling matched names and blocked funds.	Self-paced 20 minutes	\$35
	Privacy for Customer Contact Personnel	Provides a broad overview of privacy laws impacting consumers, including the Right to Financial Privacy Act and the Fair Credit Reporting Act, with a deeper look at Regulation P. Discusses the privacy issues, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.	Self-paced 50 minutes	\$35

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	Recognizing and Preventing UDAAP	<p>Explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred. Stresses the importance of recognizing the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and proactively helping your bank to avoid UDAAP claims.</p> <p>Please note: This course uses the term "UDAAP" (instead of UDAP) throughout the course in order to proactively address the new "abusive" standard under the CFPB's Title X. Most bank regulators, however, are still examining banks under the old UDAP provisions of Section 5 of the FTC Act—the primary federal law that prohibits unfair or deceptive acts or practices and unfair methods of competition affecting commerce.</p>	<p>Self-paced 1 hour</p>	<p>\$65</p>
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