

2021 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	\$395
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: 7/6/21-7/30/21 Bank Lines of Business: 6/7/21-7/2/21 Building Customer Relationships: 6/14/21-7/9/21 8/2/21-8/27/21 <i>*Students who complete all three sections of Banking Fundamentals will be eligible to receive three ACE Credits.</i>	1 Course - \$142 2 Courses - \$284 3 Courses - \$395

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	Community Bank Suite: Onboarding Basics	<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.</p> <p>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>\$195</p>
<p>General Industry</p>	Community Bank Suite: Sales Skills	<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.</p> <p>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>\$65</p>
<p>General Industry</p>	Community Bank Suite: Foundational Skills	<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.</p> <p>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>\$155</p>

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<p>General Industry</p>	<p>Understanding Consumer Bank Products Suite</p>	<p>These eight courses help bankers understand and offer deposit and credit products suited to the customer's need. Learn the distinguishing factors of retirement, investment and insurance products, including estate planning and settlement services. Offers the details of digital products, PFM tools and more.</p> <ul style="list-style-type: none"> • Understanding Your Customer • Consumer Checking Accounts • Consumer Credit Products • Consumer Credit Products: Home Secured • Consumer Savings Accounts • Consumer Retirement, Investment and Insurance Products • Trust Products and Services • Digital Products and Services 	<p>Self-paced 1 hour, 20 minutes</p>	<p>\$115</p>
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Marketing	Marketing in the Age of Distraction	Gaining your customer’s attention is one of the toughest challenges marketers face today. Best-selling author and bank marketing expert John Oxford shows you how to use content, data and branding to build a cohesive, multi-channel modern marketing campaign that will get—and keep—your customers’ attention. <ul style="list-style-type: none"> • Content Opportunities in Community Banking • Connecting With Your Audience in Community Banking • Conversion in Community Banking • Campaigns in Community Banking • Case Study in Community Banking 	Self-paced 1 hour, 20 minutes	\$200
Payments	Payments System Training Suite	Technology has transformed your bank's business and how you connect with customers. This new suite of courses covers demographics to CX, technology infrastructure, data analytics, plus how all of this plays a crucial role in developing an effective payments strategy. <ul style="list-style-type: none"> • Payments System Emerging Products • Payments System Trends 	Self-paced 1 hour, 20 minutes	\$195
Wealth Management & Trust	Introduction to Integrated Planning and Advice	This course provides an overview of the advisor’s role in helping clients achieve their goals and objectives.	Self-paced 20 minutes	\$90
Wealth Management & Trust	Introduction to Investment Management	This course outlines the key components of investment management and provides a foundation for understanding the investment management process and basic trust concepts.	Self-paced 25 minutes	\$90
Wealth Management & Trust	Introduction to Trust Administration	Explains the four key elements of trust administration. Explains the bank policy areas that guide trust administration: pre-acceptance, account acceptance, administration, and account termination. Explains trustee responsibilities in fulfilling the trust purpose in alignment with the trust document. Reviews fiduciary asset management responsibilities. Describes fiduciary requirements for the three primary regulatory account reviews.	Self-paced 35 minutes	\$90

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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
	ECOA and Regulation B: Overview	Provides an overview of purpose, applicability and prohibitions of the Equal Credit Opportunity Act and Regulation B, and explains how the ECOA applies throughout the credit cycle and to all creditor activity.	Self-paced 35 minutes	\$35
	Reg CC: Funds Availability Schedules*	Part of the Frontline Compliance series covering the mandatory training requirements on the EFAA and Regulation CC, this course explains the maximum hold time periods—called funds availability schedules— and how they vary by type.	Self-paced 27 minutes total <i>*participants will take all three Reg CC courses listed</i>	\$75
	Reg CC: Exceptions to Funds Availability Schedules*	Part of the Frontline Compliance series on Regulation CC, this course explains the statutory exceptions to the funds availability schedules that allow banks to hold funds beyond the general maximum hold periods. It also covers case-by-case exception holds that occur when banks make funds available sooner than required.		
	Reg CC: Disclosures and Notifications*	Part of the Frontline Compliance series designed to help students understand the basic requirements of the EFAA and Regulation CC, this course covers certain disclosures and notifications that help customers understand when money from deposits is available for their use, and the requirements behind them.		
	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	Self-paced 20 minutes	\$35

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		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.		
	Privacy: Overview of Laws	Provides a high level overview of the general purpose and function of each key consumer privacy law that impacts banks and their customers: Gramm-Leach-Bliley Act (GLBA), Fair Credit Reporting Act (FCRA), Right to Financial Privacy Act (RFPA), Health Insurance Portability and Accountability Act (HIPAA), Children’s Online Privacy Protection Act (COPPA), General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA) and the Taxpayer First Act.	Self-paced 25 minutes	\$35
	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>	Self-paced 1 hour	\$65