

2026 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
	Community Bank Suite: Onboarding Basics	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: <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 	Self-paced 1 hour, 12 minutes	\$195
	Community Bank Suite: Sales Skills	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: <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 	Self-paced 35 minutes	\$65

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General Industry	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: Upskilling for a Digital World <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 	Self-paced 5 hours, 40 minutes	\$155
	Understanding Consumer Bank Products Suite	<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"> • Consumer Deposit Products • Consumer Credit Products • Consumer Retirement, Investments, and Insurance Products • Trust Products and Services • Understanding Your Customer 	Self-paced 1 hour, 20 minutes	\$115

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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
	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
	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
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	\$130
	Fundamentals of Small Business Banking Suite	Explores the characteristics, expectations, and operational needs of small businesses as well as different small business types to better understand clients and the products and services that they typically need. <ul style="list-style-type: none"> • Small Business Basics • Small Business Operating and Life Cycle 	Self-paced 45 minutes	\$65
	Small Business Borrowing Suite	Explores 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. <ul style="list-style-type: none"> • Knowing Your Small Business Clients • Knowing Your Small Business Clients – Apply What You’ve Learned • Communicating Credit Decisions • Closing the Sale – Apply What You’ve Learned • Small Business Borrowing – Learner Toolkit • Small Business Borrowing – Coach's Toolkit 	Self-paced 20 minutes	\$65
	Small Business Products Suite	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. <ul style="list-style-type: none"> • Presenting Credit Products • Presenting Retirement Products • Presenting Treasury Management Products • Knowing Your Small Business Products – Apply What You’ve Learned • Small Business Products – Learner Toolkit 	Self-paced 20 minutes	\$90

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Compliance/Risk/Fraud** **Must complete 5 of the 15 compliance course options to count towards the VBA Certificate of Completion	BSA/AML/CFT Overview	Gain a foundational understanding of the Bank Secrecy Act (BSA) and the essential role it plays in helping protect the U.S. financial system from illicit finance. This course explains the three stages of money laundering and the essential elements of a bank's risk-based compliance program. Learn about customer identification, transaction monitoring, reporting obligations, record retention, and the consequences of non-compliance.	Self-paced 30 minutes	\$35
	Check Fraud	Explains the drivers of check fraud and how criminals steal, fraudulently indorse, alter and counterfeit checks — and how bank staff can detect fraudulent checks. It also explains who is responsible for losses resulting from check fraud based on the type of check fraud, when to return a check and when to submit a breach of warranty claims for altered and fraudulently indorsed checks.	Self-paced 30 minutes	\$35
	Community Reinvestment Act (CRA)	Provides an overview of the Community Reinvestment Act (CRA), focusing on its purpose, regulatory requirements, and the impact of CRA ratings on banks' ability to expand and merge. Learners will explore how CRA performance is evaluated based on bank size, banks' obligations to maintain public files about their CRA performance and to post notices explaining where the public may obtain information about their CRA performance, and how banks can meet community credit needs, particularly in low- and moderate-income neighborhoods.	Self-paced 25 minutes	\$35
	Elder Financial Exploitation	Explains how and why older individuals are often targeted for financial exploitation. Frontline bank personnel will learn to detect potential financial abuse by strangers, or someone known to the older person. It explains common scams perpetrated against older individuals, and red flags to look out for.	Self-paced 40 minutes	\$65
	Fair Lending	Covers illegal discriminatory lending practices and their consequences. It explains how illegal discrimination may include disparate treatment, practices that have a disparate impact on certain groups, and how to avoid illegal discrimination throughout the lending process.	Self-Paced 45 minutes	\$65
	FCRA Overview	Explains how the FCRA endeavors to ensure the accuracy and privacy of the information in consumer reports and focuses on the provisions of the FCRA that are relevant to banks as users of consumer reports and furnishers of information to consumer reporting agencies.	Self-paced 15 minutes	\$25
	Fraud Prevention	Intended to help bank staff involved in daily banking operations to detect and prevent deposit account fraud and help customers recognize and avoid being victimized. It explains altered and counterfeit checks and scams that target deposit accounts.	Self-Paced 30 minutes	\$35
	Identity Theft Red Flags Rule	Provides a broad overview of the requirements of the Red Flags Rule and the protection of customer information, including the requirement that banks develop and implement a written Identity Theft Prevention Program.	Self-paced 40 minutes	\$65
	Office of Foreign Assets Control (OFAC)	Explains how the Office of Foreign Assets Control's (OFAC) economic sanctions work and banks' responsibilities with regard to sanctions programs. It describes how banks screen to prevent bad actors from using the U.S. financial system and profiting from their bad acts, including recommended actions when banks identify a potential match with someone on the OFAC sanctions list. The course describes the essential components of a sanctions compliance program, what banks may tell customers about blocked funds and reporting, and recordkeeping requirements.	Self-Paced 20 minutes	\$35

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Compliance/Risk/ Fraud** **Must complete 5 of the 15 compliance course options to count towards the VBA Certificate of Completion	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) and the Taxpayer First Act.	Self-paced 25 minutes	\$35
	Reg B Overview	Provides an overview of purpose, applicability, and prohibitions against illegal discrimination of the Equal Credit Opportunity Act and Regulation B and explains how they apply throughout the credit cycle.	Self-paced 20 minutes	\$35
	Reg CC Overview	Provides an overview of Regulation CC including its provisions related to when funds from deposits must be available to customers and required notices and disclosures. It also covers the Regulation CC provisions pertaining to the collection and return of checks and indorsement standards.	Self-paced 20 minutes	\$35
	Reg E Overview	Describes the disclosures required, explains error resolution and consumer liability for unauthorized transactions, explains rules pertaining to debit cards and ATM overdraft fees, and touches on the transactions and disclosure requirements of Regulation E’s foreign remittance provisions.	Self-paced 15 minutes	\$25
	Reg Z Overview	Explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered.	Self-paced 50 minutes	\$65
	Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Describes the elements of unfair, deceptive, or abusive acts and practices (UDAAP) under federal laws. Explains how to promote compliance and best practices to avoid UDAAP claims. Also covers the Credit Practices Rule that prohibits certain practices and requires disclosures that must be provided to loan co-signers.	Self-Paced 20 minutes	\$35