

banktrainingonline™ coursecatalog

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TRC Interactive offers a *variety* of solutions to meet all your financial institution's training needs. You have the ability to purchase full **CD-ROM based** training packages or **pick and choose courses** from our *extensive* online library. All of our training solutions can be **blended** with your current training program or used as stand alone products.

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TRC Interactive is a leader in interactive financial institution teller training. Since 1973 TRC Interactive has provided training to tellers around the world.

The real secret to our success lies not only in the expertise of our people, but also in our team approach. TRC Interactive's professionals work in a close-knit synergy regardless of the time constraints or design challenges. The result is an effective, professional program that helps meet your most demanding needs. TRC Interactive is a training design firm with total media capabilities. We have produced many award-winning projects that are not only professional, but also meet and surpass your needs.

TRC Interactive combines solid content with an experiential, participative approach, which provides everything needed to run an effective skill building program. Attributes shared by all TRC Interactive training programs are:

- A learner centered approach that actively involves participants in skill-building exercises.
- A learning sequence that takes participants from abstract concepts to direct skills application.
- Respect for the adult learners' experience while teaching new approaches and behavior.

TRC Interactive's Teller courses will **quickly and efficiently** train your staff to handle customer transactions in a **consistent and professional manner**. Better trained Tellers provide a better customer experience.

Teller Training



All About Checks

Topics include how to determine if a check is legal and if it is completely and properly filled out, identify regular features of a check, basic steps in processing a check, and much more.

Objectives:

As a result of completing this program, you will be able to:

- Determine if a document presented to you is legal, and if it is completely and properly filled out
- Identify regular features of a check that are not legally required, as well as certain unique features found on some checks
- Recognize certain special types of checks and how they are generally used
- Explain the basic steps in processing a check

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

All About Deposits

Topics include different deposit types, debits and credits; split check deposit/cash back deposits, and much more.

Objectives:

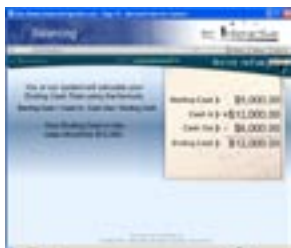
As a result of completing this program, you will be able to:

- Identify the deposit slips required for various types of accounts
- Determine if a deposit slip is filled out correctly and completely
- Recognize "Exact Amount" and "Change Back" deposits

Audience:

Management and Supervision, Teller and Other Personnel

Approximate course length: 45 minutes – 1 hour



Balancing

Topics include the steps in the balancing process, how to determine if your drawer is balanced or not, procedures for overages or shortages, and much more.

Objectives:

As a result of completing this program, you will be able to:

- Explain the steps in the balancing process
- Determine if your drawer is balanced or not
- Know what to do if you are over or short

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Teller Training

Check Cashing Process

This course is designed for anyone interested in learning check cashing procedures including acceptable and unacceptable endorsements, supervisory approval, "On-Us" and "Not On-Us" checks, and much more.

Objectives:

- Identify the factors to be considered in making decisions to cash or not cash
 - An "On-Us" check for a customer and non-customer
 - A "Not On-Us" check for a customer or a non-customer
 - Any check when part is taken in cash
- Identify the types of endorsements acceptable and not acceptable for check cashing
- Explain the importance of knowing and following bank policy and procedures in check cashing
- Decide when to refer check-cashing situations for supervisory approval

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



Counting Money

Topics include counting loose currency, strapping and wrapping, cash security, and much more.

Objectives:

- As a result of completing this program, you will be able to:
- Arrange and count currency using our prescribed method of counting
 - Strap currency and roll coins in the proper amounts
 - Set up cash drawers

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Currency and Coins

Topics include genuine currency, features of redesigned currency, counterfeit currency, mutilated currency, and much more.

Objectives:

As a result of completing this program, you will be able to:

- Correctly identify features of genuine currency
- Detect features of counterfeit currency
- Explain the requirements for obtaining full value of mutilated currency

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



Teller Training



Endorsements

Topics include the most common types of check endorsements, how to identify what is acceptable and not acceptable, how to handle problems with endorsements, and much more.

Objectives:

As a result of completing this program, you will be able to:

- Define the most common types of check endorsements used by individuals and businesses
- Identify the types of endorsements acceptable and not acceptable for check cashing and check deposit purposes
- Recognize several other types of endorsements and those that require supervisory approval for check cashing
- Correctly handle several problems with endorsements

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour

Importance of Identification

This course is designed for anyone interested in learning what are acceptable and unacceptable forms of identification, how identification protects you and the bank, when two forms are required, and much more.

Objectives:

As a result of completing this program you will be able to identify:

- How identification protects you and the bank
- Acceptable forms of identification for check-cashing purposes
- Unacceptable forms of identification
- Situations in which two forms of identification are required

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



Payment Processing

Topics include types of payments, payment forms, additional, partial and late payments, and much more.

Objectives:

As a result of completing this program, you will be able to:

- Identify which consumer loan products feature fixed payments and which involve variable payments
- Recognize regular loan payment situations, when partial or additional payments are acceptable, and when late payments are required
- Offer alternative payment options, such as ATM, Automatic Deductions and Online Banking.

Audience:

Management and Supervision, Tellers and Other personnel

Approximate course length: 30 minutes

Teller Training

Regulations for Tellers

This course covers Reg CC, Reg E, Consumer Privacy Act, Right to Financial Privacy Act, Truth in Savings (Reg DD), and Community Reinvestment Act.

Objectives:

This program will enable you to:

- Define the purpose and goals of Regulation CC
- Identify the laws and regulations that govern those systems under Regulation E
- Understand the purpose and goals of Consumer Privacy Act
- Understand how the Right to Financial Privacy Act affects you
- Identify your responsibility under Truth in Savings (Reg DD), and how it applies to you
- Define your role under the Community Reinvestment Act

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



Savings Withdrawals

This course is designed for anyone interested in getting an overview of savings withdrawals and the precautions when dealing with them.

Objectives:

As a result of completing this program, you will know the:

- Requirements for properly completing a savings withdrawal
- Precautions to be taken when processing a savings withdrawal

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Your Role as a Teller

This course is designed for anyone interested in learning about the responsibilities of a Teller as well as good customer relationship techniques.

Objectives:

As a result of completing this program, you will be able to:

- Understand how to provide consistent quality customer service
- Define the role of a Teller
- Identify the elements of good customer relations and quality service

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



TRC Interactive's online Compliance courses **quickly and efficiently** train your staff on all compliance regulations and issues, **reducing your risk** of violating regulatory requirements. **Strengthen your front line** by keeping your personnel aware and informed!

Compliance Training



Bank Bribery Act

This course is designed for anyone who needs or is interested in learning about the purpose of the Bank Bribery Act, and the code of conduct and penalties for non-compliance with the guidelines.

Objectives:

As a result of completing this program, you will be able to:

- Explain the background of the Bank Bribery Act
- Describe the purpose of the Act
- Describe the importance of a code of conduct

Audience:

Management and Supervision, Financial Institution Officers and Other Personnel

Approximate course length: 30 minutes

Bank Protection Act

This program is designed for anyone interested in learning about the procedures for ensuring the **security** of the financial institution and its branch offices.

Objectives:

As a result of completing this program, you will be able to:

- Define the purpose and goals of a Security Program
- Explain the function of the Security Officer
- Outline the procedures for opening and closing a branch office
- List the procedures to be followed during and after a robbery
- Explain how to lessen the danger of kidnapping or hostage taking

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes



Bank Robbery

This course is designed for anyone who needs or is interested in robbery prevention and procedures to be followed before, during, and after a robbery.

Objectives:

This program will enable you to:

- Be aware of the importance of practicing certain skills needed to help prevent a robbery
- Act appropriately during a robbery if you are a victim
- List the procedures to be followed after a robbery

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Bank Secrecy Act for Tellers

This course covers the features and purpose of the Bank Secrecy Act, how to complete, submit and maintain BSA reports, why the reports are required, and much more.

Objectives:

This program will enable you to:

- Identify the features of the Bank Secrecy Act, and its purpose
- List the compliance programs required by the Bank Secrecy Act
- Complete and submit required Bank Secrecy Act reports
- Select the timeframes and procedures for maintaining Bank Secrecy Act reports
- Assess why Bank Secrecy Act reports are required

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

**Branch Security**

This course covers the purpose and goals of a bank security program, procedures for opening and closing, responding to bomb threats, and much more.

Objectives:

This program will enable you to:

- Define the purpose and goals of a bank security program
- Outline office security procedures from opening to closing
- Define extortion and kidnapping and how to lessen the danger
- Respond appropriately to a telephone bomb threat

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Check Clearing for the 21st Century Act

This program is designed for anyone interested in learning about The Check Clearing for the 21st Century Act.

Objectives:

As a result of completing this program, you will be able to:

- Recognize and explain the use of substitute checks
- Define bank responsibilities
- Explain consumer rights and responsibilities

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes





Community Reinvestment Act for Large Institutions

This program is designed for anyone interested in learning about the Community Reinvestment Act for Large Depository Institutions.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators
- Explain CRA-related "covered agreements" and the provisions of Federal Reserve Regulation G

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes

Community Reinvestment Act for Small Institutions

This program is designed for anyone interested in learning about the Community Reinvestment Act for Small Depository Institutions.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



Consumer Privacy

This program covers the basic responsibilities of financial institutions regarding the release or sharing of non-public personal information about customers to affiliated and non-affiliated third parties. It covers consumer privacy laws and regulations, Regulation P and the Gramm-Leach-Bliley Act, and much more.

Objectives:

After completing this program, you will be able to:

- Explain the need for consumer privacy laws and regulations
- Define the relationship of Regulation P to the Gramm-Leach-Bliley Act
- Identify the responsibilities of financial institutions for protection of consumer non-public personal information
- Respond appropriately to consumer questions regarding your financial institution's privacy policy, notices and practices.

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Compliance Training

Customer Identification Program

This program is designed for anyone interested in learning about a Customer Identification Program.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of a Customer Identification Program
- List the basic components of a CIP
- Describe the responsibilities of financial institutions in implementing a CIP

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



Electronic Fund Transfer Act

This course covers the purpose and goals of the Electronic Fund Transfer Act, the laws and regulations of those systems, the obligations and rights of the providers of these services, and much more.

Objectives:

This program will enable you to:

- Define the purpose and goals of the Electronic Fund Transfer Act
- Identify the laws and regulations that govern those systems and help them operate efficiently and effectively
- Define the obligations and rights of the providers of these services
- Understand the responsibilities and rights of the users of these services

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Equal Credit Opportunity Act

This program is designed for anyone interested in learning about the Equal Credit Opportunity Act.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose and scope of the Equal Credit Opportunity Act
- Describe the financial institution's obligations to the applicant and borrower
- List the factors known as "prohibited bases"

Audience:

Management and Supervisors, Lending Personnel, Advertising/Marketing Personnel and Other Personnel

Approximate course length: 30 minutes





Expedited Funds Availability Act

This course covers what Regulation CC is and why it was created, how to complete, submit and maintain Regulation CC forms, why the procedures are required, and much more.

Objectives:

This program will enable you to:

- Explain what Regulation CC is, and why it was created
- Describe the compliance programs required by Regulation CC
- Complete and submit required Regulation CC forms
- Explain the time frames and procedures for maintaining Regulation CC forms
- Explain why Regulation CC procedures are required

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Fair and Accurate Credit Transactions Act

This program is designed for anyone interested in learning about the Fair & Accurate Credit Transactions Act (FACT Act).

Objectives:

As a result of completing this program, you will be able to:

- Define the FACT Act and what it entails
- Understand the types of alerts under the Fair and Accurate Credit Transactions Act
- Identify various notices and their content as they relate to the FACT Act
- Define the bank's responsibilities when dealing with the FACT Act

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



Fair Credit Reporting Act

This program is designed for anyone interested in learning about the Fair Credit Reporting Act (FCRA).

Objectives:

As a result of completing this program, you will be able to:

- Define FCRA and what it entails
- Disclose necessary information to consumers when required, using proper notices
- Define the financial institution's responsibilities when dealing with FCRA

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes

Fair Debt Collection Practices Act

This program is designed for anyone interested in learning about the applicability of the Fair Debt Collection Practices Act to collection activities within financial institutions.

Objectives:

As a result of completing this program, you will be able to:

- Relate the purpose of the Fair Debt Collection Practices Act
- Explain the key to compliance for financial institutions
- Describe the collection practices that are acceptable for financial institutions

Audience:

Management and Supervision, Lending Personnel, Collection Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour

**Fair Housing Act**

This program is designed for anyone interested in learning about the Fair Housing Act.

Objectives:

As a result of completing this program, you will be able to:

- State the purpose of the Fair Housing Act and who is subject to its provisions
- Understand the requirements of lenders under the Act
- List the possible consequences of non-compliance for financial institutions

Audience:

Management and Supervision, Lending Personnel, Advertising/Marketing Personnel, Front line and Other Personnel

Approximate course length: 30 minutes

Flood Disaster Protection Act

This program is designed for anyone interested in learning about the Flood Disaster Protection Act and the financial institution's responsibilities in implementing the Act.

Objectives:

As a result of completing this program you will be able to explain:

- The basic purpose and objective of the Flood Disaster Protection Act
- The organization and operation of the National Flood Insurance Program (NFIP)
- Financial institutions' responsibilities for implementation of the Flood Disaster Protection Act and the National Flood Insurance Program

Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes





Fraud

This course is designed for anyone who needs or is interested in understanding a number of common techniques used by con artists to defraud financial institutions and their customers, involving fraudulent checks, identification, and cash-related schemes.

Objectives:

This program will enable you to:

- Recognize and handle con artists based on their techniques
- Identify fraudulent and counterfeit checks
- Avoid losses from common check and cash related schemes directed at financial institutions and their customers.

Audience:

Management and Supervision, and Teller and Other Personnel

Approximate course length: 45 minutes – 1 hour

Home Mortgage Disclosure Act

This program is designed for anyone interested in learning about the Home Mortgage Disclosure Act.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the Home Mortgage Disclosure Act
- Explain the use of the Loan/Application Register
- List the types of information that must be reported on the LAR

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes



Home Ownership and Equity Protection Act

This program is designed for anyone interested in learning about the disclosures required to be made by creditors for certain high-cost closed-end loans secured by a consumer's home, and prohibited acts and practices in connection with such loans.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the Home Ownership and Equity Protection Act (HOEPA)
- List the types of loans covered by the Act
- Describe the required disclosures
- List loan actions and practices prohibited by HOEPA and other features

Audience:

Management and Supervision, Lending Personnel and Other Personnel

Approximate course length: 30 minutes

Loans to Insiders

This program is designed for anyone interested in learning about basic restrictions on credit extended by a financial institution to its executive officers, directors, and principal shareholders.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of Loans to Insiders (Regulation O)
- Define who is considered an "Insider"
- Define the restrictions regarding Regulation O

Audience:

Management and Supervision, Lending Personnel, Operations Personnel, and Other Personnel

Approximate course length: 30 minutes

**Office of Foreign Assets Control**

This program is designed for anyone interested in learning about The Office of Foreign Assets Control (OFAC).

Objectives:

At the completion of this course, you will be able to:

- Define what the Office of Foreign Assets Control is and how you can comply with it
- Assess what to do when you are suspicious
- Identify the countries on the OFAC list
- Be aware of terrorism and how it can affect you

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Real Estate Settlement Procedures Act

This program is designed for anyone interested in learning about providing the proper disclosures during the settlement process when purchasing a home.

Objectives:

As a result of completing this program, you will be able to:

- Define the Real Estate Settlement Procedures Act (RESPA)
- Understand the different types of disclosures required
- Discuss the proper timing of disclosures

Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes





Reserve Requirements and Interest on Deposits

This program is designed for anyone interested in learning Regulation D's definitions of deposit accounts and their limitations, as well as Regulation Q prohibitions on paying interest on certain types of deposit accounts.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purposes and objectives of the Federal Reserve Regulations D & Q
- Define the common types of deposit accounts and the transaction limits on them required to maintain lower reserve requirements
- Describe the types of accounts on which interest may not be paid and the entities that are not eligible to maintain interest bearing accounts

Audience:

Management and Supervision, New Accounts Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour

Right to Financial Privacy Act

This course is designed for anyone who needs to know or is interested in the basic responsibilities of financial institutions regarding the release or sharing of customer information with agencies of the federal government.

Objectives:

After completing this program, you will be able to:

- Explain the need for financial privacy laws pertaining to requests for customer financial information by agencies of the federal government
- Describe the key provisions of the Right to Financial Privacy Act
- Respond appropriately to consumer questions regarding your financial institution's privacy policy and practices

Audience:

Banking office personnel who manage, supervise, or function as customer service staff.

Approximate course length: 30 minutes



Servicemembers Civil Relief Act

This course covers what the Servicemembers Civil Relief Act is, the APR's and rates available to those who serve our country, and much more.

Objectives:

This program will enable you to:

- Define Servicemembers Civil Relief Act
- Identify the different APR's and rates available to those who serve our country
- Assess when an account needs to be changed based on a military person's active duty.

Audience:

Management and Supervision, Lending Personnel

Approximate course length: 30 minutes

Suspicious Activity Reporting

This program is designed for anyone interested in learning about Suspicious Activity Reporting.

Objectives:

As a result of completing this program, you will be able to:

- Understand the purpose of Suspicious Activity Reports
- Identify suspicious activity
- Define financial institutions' responsibilities when dealing with SAR

Audience:

Management and Supervision, Lending & Operations and Tellers and Other Personnel

Approximate course length: 30 minutes

**Truth in Lending Act**

This program covers disclosure requirements for closed-end and open-end credit, including the right of rescission. In addition, you will learn about billing disputes, advertising disclosures and the potential penalties for non-compliance with Regulation Z.

Objectives:

As a result of completing this program, you will be able to:

- Discuss the purpose and functions of the Truth In Lending Act (Regulation Z)
- Define the financial institution's responsibilities to the consumer regarding disclosures
- Explain the difference between open-end and closed-end credit
- Describe rescission periods
- Understand Regulation Z advertising rules

Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 30 minutes

Truth in Savings Act

This program is designed for anyone interested in learning about the Truth in Savings Act.

Objectives:

As a result of completing this program, you will be able to:

- Understand the requirements of the Truth in Savings Act
- Understand the types of disclosures required
- Understand the term APY
- Understand the requirements for advertising deposit products

Audience:

Management and Supervisors, New Accounts Personnel, Advertising/Marketing Personnel, and Other Personnel

Approximate course length: 30 minutes





Unfair or Deceptive Acts or Practices

This program is designed for anyone interested in learning about unfair or deceptive acts or practices of financial institutions in connection with extensions of credit to consumers.

Objectives:

As a result of completing this program, you will be able to:

- Explain the background and purpose of the Unfair or Deceptive Acts or Practices also known as Regulation AA
- Recognize unfair or deceptive practices
- Explain consumer complaint procedures

Audience:

Management and Supervisors, Lending Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour

USA PATRIOT Act

This program is designed for anyone interested in learning about the USA PATRIOT Act.

Objectives:

As a result of completing this program, you will be able to:

- Explain the purpose of the USA PATRIOT Act
- List new responsibilities of branch personnel under the Act
- Define the requirements of a Customer Identification Program
- Identify activities likely connected with terrorists or terrorist organizations
- State the conditions for sharing information about suspicious activities with other financial institutions

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes



TRC Interactive's Sales courses **quickly and efficiently** train your staff on how to **sell more effectively** to current accounts and to **generate new business** from prospective accounts.

Sales Training



Business Products and Services

This course is designed for anyone interested in learning about the various types of business products and services.

Objectives:

As a result of completing this program, you will be familiar with:

- The various legal forms under which businesses operate
- The basic business products, including those pertaining to deposits, loans, investments and insurance
- Bank services related to bank business products

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

Consumer Products and Services

This course is designed for anyone interested in learning more about the various types of consumer products and services.

Objectives:

As a result of completing this program, you will be able to:

- Understand the difference between a consumer product and a service
- Understand consumer deposit, loan, and investment products
- Recognize services related to bank deposits, loans, and investment products
- Be able to identify other important consumer products, such as insurance, monetary instruments, and safe deposits

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 45 minutes – 1 hour



Teller-Sales Referrals

Topics include your role at the bank, how to assess when a customer is interested, the "S" technique, and much more.

Objectives:

This program will enable you to:

- Identify your role in helping sell a product
- Assess when a customer might be interested in hearing about a new product
- Understand how to use the "S" technique
- Apply what you have learned in helping refer a customer to a new product

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 30 minutes

You're In The Perfect Position

This program is designed for anyone interested in understanding the role of sales personnel in a financial institution.

Objectives:

As a result of completing this program, you will be able to:

- Explain the need for effective sales personnel based on increasing competition among financial institutions
- Describe the importance of the role of a sales person as a consultant to prospects and existing customer(s)
- List four basic skills common to all successful sales people

Audience:

Management and Supervision, Tellers and Other Personnel

Approximate course length: 60 minutes



Sales Training

TRC Interactive's Retirement courses will **quickly and efficiently** allow your staff to understand different retirement fund options, as well as learn how to help your customers decide which retirement option might best suit them. **Strengthen your front line** by keeping your personnel aware and informed!

Retirement Training



IRA Fundamentals

This program is designed for anyone interested in learning about eligibility requirements, contribution limits, and distribution rules of Individual Retirement Accounts (IRAs).

Objectives:

- As a result of completing this program, you will be able to:
- Explain the features and benefits of the Traditional IRAs and Roth IRAs
 - Compare the Traditional IRA to the Roth IRA
 - Explain rules related to transfers and rollovers
 - Discuss the features and benefits of the Coverdell Education Savings Account

Audience:

Management and Supervision, Tellers and Other Personnel.

Approximate course length: 45 minutes – 1 hour

Simplified Employee Pension Plan (SEP)

This program is designed for anyone interested in learning about Simplified Employee Pension Plans (SEP) including eligibility, contribution limits, and distribution rules.

Objectives:

As a result of completing this program, you will be able to:

- Discuss the features and benefits of a Simplified Employee Pension Plan
- Explain how to establish and operate SEP accounts
- Discuss eligibility and compliance

Audience:

Management and Supervision, Tellers and Other Personnel.

Approximate course length: 45 minutes – 1 hour



TRC Interactive's Insurance courses **quickly and efficiently** train your staff on the different insurance options available, how to explain the need for regulation of insurance, and how to discuss the consumers' options with them. **Strengthen your front line** by keeping your personnel aware and informed!



Consumer Protection for Depository Institution Sales of Insurance

This program is designed for anyone interested in learning about the regulation that protects consumers by imposing **disclosure requirements** on the sale of insurance by depository institutions, and by **prohibiting certain sales practices**.

Objectives:

As a result of completing this program, you will be able to:

- Explain the need for regulation of insurance sales to consumers by financial institutions
- List the types of insurance coverage that may and may not be offered
- Describe the acknowledgements and disclosures that are required with sales
- Describe the disclosure requirements for advertising and promotion, and restrictions on sales activities

Audience:

Management and Supervision, Lending Personnel, and Other Personnel

Approximate course length: 45 minutes – 1 hour

Insurance Training

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