



THE CONFERENCE OF STATE BANK SUPERVISORS

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Consumer Finance Examiner Training



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CMS Overview - 2 hr. 25 min.

Management and Board Oversight - 15 min.

[Executive Leadership: Importance of Compliance 15 minutes](#)

Intended for executive leadership and the board of directors, this interactive course provides an overview of the components of an effective Compliance Management System (CMS) and addresses the board's responsibilities in creating a culture of compliance throughout the institution.

Compliance Management - 130 min.

[Compliance Officer: Compliance Management System \(15 minutes\)](#)

Intended for compliance officers, this interactive course provides an overview of compliance management systems (CMS), including what is needed in a CMS, how it should be adapted for your institution, and who should be involved in creating an effective one.

[Compliance Officer: Risk Management \(20 minutes\)](#)

Intended for compliance officers, this interactive course provides an overview of the responsibilities involved in risk management, including compliance, legal, and reputational risk. The course addresses who is on the risk management committee, its policies and procedures, and vendor management.

[Compliance Officer: Complaint Management \(15 minutes\)](#)

This interactive course provides an overview of the role of compliance in creating a strong complaint management program. It addresses the components of an effective complaint management program, the importance of identifying and analyzing trends in complaints, and how complaints should be addressed and responded to.

[Managing Consumer Complaints \(30 minutes\)](#)

Intended for senior management, board of directors, and compliance officers, this course provides best practices for implementing an effective complaint management policy and addresses the importance of trending and analyzing complaints to mitigate regulatory violations.

[Developing a Complaint Management Policy \(5 minutes\)](#)

Intended for senior management, board of directors, and compliance officers, this mini-course summarizes the components of an effective complaint management policy.

[Enterprise Risk Management and Loan File Review 45 minutes](#)

Enterprise risk management (ERM) provides a framework and systems for financial institutions to manage—on an enterprise-wide basis—the financial, operational, event, and strategic risks they face. Aimed at staff with risk management responsibilities throughout the institution, this course covers the goals of ERM, categories of risk it addresses, and considerations for designing and implementing an ERM program. Throughout, the course connects principles of ERM to the loan review function and its particular importance in providing information and insight on credit risk.

Consumer Finance 101 - 6 hr. 25 min.

Consumer Lending - 85 min.

[Consumer Lending: Explaining Rates, Fees, and Disclosures \(30 minutes\)](#)

This interactive course, intended for consumer lending personnel, provides an overview of the disclosures required at closing, the fees that go into the cost of a loan, and the documents consumers must sign at closing. Regulations addressed in this course include UDAAP and the Military Lending Act (MLA).

[Consumer Lending: Borrower Protections \(25 minutes\)](#)

This interactive course, intended for consumer loan servicers, identifies what disclosures may be provided after a consumer loan has closed, what is required in a billing dispute with a consumer, how to respond to fraud claims, and what rights are afforded to active duty military. Regulations addressed in this course include Reg P, ECOA, RESPA, TILA, UDAAP, FACTA/FCRA, SCRA, and MLA.

Collections - 165 min.

[Consumer Loan Collections \(165 minutes\)](#)

This course, recommended for lenders, describes which factors affect delinquency rates for consumers. It also identifies delinquent borrowers and outlines the components of an effective collection policy, as well as the steps in preliminary collection procedures. It also explains the provisions of the Fair Collection Practices Act, various collection methods, and remedial payment techniques.

Servicing - 135 min.

[Servicing Consumer Loans \(135 minutes\)](#)

This course is designed for lenders and others who need an in-depth understanding of the consumer loan servicing function. This course covers security interest and perfection, the ways in which a lender maintains security interest in collateral, how a lender releases its security interest when a loan is paid off, the three main loan payment systems, a lender's reporting requirements, the activities involved in servicing indirect loans and credit cards, and how to handle customer inquiries.

Federal Regulations - 6 hr. 15min.

Dodd-Frank Act (UDAAP) - 30 min.

[Unfair, Deceptive, and Abusive Acts or Practices \(UDAAP\): Mitigating Risk \(30 minutes\)](#)

Intended for all employees, this interactive course provides a comprehensive overview of UDAAP, including what constitutes unfair, deceptive, or abusive acts or practices and how institutions can minimize their UDAAP risk.

E-Sign Act - 20 min.

[E-SIGN Act: Benefits and Risks \(20 minutes\)](#)

This interactive course provides an overview of E-SIGN Act requirements for legal, IT, information security, and compliance personnel.

Fair Lending - 45 min.

[Fair Lending: Comprehensive \(45 minutes\)](#)

This interactive course, intended for lending, lending management, management, senior management, legal, and compliance personnel, addresses how implementing a fair lending program improves compliance, policies, and procedures that are involved in a fair lending performance review; the components of a fair lending monitoring system; and the reputational risk impact of a fair lending violation.

Military Lending Act - 15 min.

[Servicemember Series: A Military Lending Act \(MLA\) Guide \(15 minutes\)](#)

Developed for all employees, this interactive course covers the Military Lending Act (MLA), which protects servicemembers from predatory lending.

Servicemembers Civil Relief Act - 20 min.

[Servicemember Series: Servicemembers Civil Relief Act \(SCRA\) Protections \(20 minutes\)](#)

Developed for all employees, this interactive course covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty, and protections for foreclosures, liens, and certain legal proceedings.

Regulation B - 50 min.

[Regulation B: Comprehensive \(45 minutes\)](#)

Intended for lending staff and employees requiring an in-depth knowledge of Regulation B, this interactive course covers how Reg B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a detailed discussion of Reg B's nine prohibited bases.

[Reg B: Adverse Action Notifications \(5 minutes\)](#)

This interactive mini-course focuses on notification obligations for financial institutions when they take adverse action on requested or existing credit accounts. The course is intended for lending staff and employees requiring knowledge of Regulation B.

Regulation E - 15 min.

[Deposit Operations: Reg E Considerations \(15 minutes\)](#)

This interactive course provides an overview of electronic fund transfers (EFTs), including the different types of EFT errors, the error resolution process, and the types of disclosures for ATM and preauthorized transactions.

Regulation F - 30 min.

[Understanding the Fair Debt Collection Practices Act \(FDCPA\) \(30 minutes\)](#)

Intended for any lending personnel, especially those who collect debts, the course explains how and when debt collectors may contact consumers, what information they may collect, practices they must avoid, and when debt collection efforts must end. This interactive course defines the Fair Debt Collection Practices Act (FDCPA) and what is and is not acceptable behavior by debt collectors.

Regulation P - 80 min.

[Executive Leadership: Information Security \(15 minutes\)](#)

This interactive course addresses the importance of cybersecurity for financial institutions and the board's responsibility in protecting the institution's data, including the implementation of the Federal Financial Institutions Examination Council (FFIEC) cybersecurity assessment tool.

[Privacy Compliance Basics \(60 minutes\)](#)

This overview course, intended for all financial institution employees, provides a basic summary of privacy concepts and regulations that affect financial institutions, indicates the requirements for privacy notices, identifies the rules for sharing consumers' and customers' personal information with affiliates and third parties, and describes what a privacy breach is and how to respond to one appropriately.

[Privacy Notices and Exceptions \(5 minutes\)](#)

This interactive mini-course summarizes the privacy notice requirements set forth by the Gramm-Leach-Bliley Act (GLBA). Intended for all financial institution employees.

Regulation V - 30 min.

[Fair Credit Reporting Act \(FCRA\): Comprehensive \(30 minutes\)](#)

This interactive course provides an overview of Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions (FACT) Act requirements and includes information on consumer credit reports, disclosures, adverse action notifications, disputes, and consumer alerts.

Regulation Z- 40 min.

[Regulation Z: The Basics \(30 minutes\)](#)

This interactive course, intended for frontline employees and other employees who do not deal directly with loans, provides an overview of Reg Z, including its purpose, when it applies, and key requirements.

[Regulation Z: Required Disclosures \(5 minutes\)](#)

This mini-course offers a review of Regulation Z's disclosure requirements for mortgage loans, including the Loan Estimate, Closing Disclosure, and others. The engaging learning experience features video, audio (optional) and a scenario-based challenge. The course is intended for all personnel required to have general knowledge of Reg Z's practical implications for real estate loans.

Reg Z: APR Accuracy and Tolerances (5 minutes)

This course offers a review of Reg Z's tolerance and accuracy limits for APR disclosures. The course is intended for all personnel required to have general knowledge of Reg Z's practical implications for real estate loans.