

## ABA eLearning FOR CONSUMER LENDERS

Consumer lenders prospect, analyze, and process consumer loan requests and applications. Experienced lenders recommend and package a wide variety of bank products and services to support a deeper relationship between the borrower and the institution. The lender will make pricing, loan structure, and repayment recommendations that benefit the customer and bank that meet the bank's credit policies and procedures, and comply with the laws and regulations that govern consumer lending.

ABA eLearning, self-paced online courses, teaches consumer lenders core product knowledge including those most common in a retail environment – mortgage and small business as well as open and closed-end consumer loans. Lenders learn and practice the skills that develop relationships with customers in order to uncover needs and to match those needs with bank products, either making the recommendation themselves or by referring to a specialist. Courses also cover the many regulations that govern the offering, accepting and rejecting of consumer loans.

### Core Knowledge

- Consumer Credit Products
- Credit Products for Small Businesses
- Deposit Products and Services for Small Businesses
- Fundamentals of Consumer Lending
- Fundamentals of Mortgage Lending
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Overview of Financial Statements
- Personal Tax Return Analysis
- Small Business Borrowing
- Understanding Bank Products

### Sales and Customer Service

- Building and Retaining Customer Relationships
- Cross-Selling Deposit Products
- Effective Referrals
- Event-Based Selling
- Introduction to Relationship Selling
- Profiling Mortgage Prospects
- Referring Insurance & Annuities
- Referring Mutual Funds & Services
- Referring Trust Customers
- Revitalizing Customer Service
- Successful Sales Campaigns
- Tele-Consulting

### Workplace Fundamentals

- Business Etiquette
- Dealing Effectively with Co-Workers
- Ethical Issues for Bankers
- Managing Time at Work
- Meetings that Work
- Presentation Skills
- Telephone Etiquette
- Writing Bank Correspondence

### Management and Leadership

- Coaching for Success
- Managing Change
- Sexual Harassment in the Workplace

### Regulatory Compliance

- Bank Secrecy Act (BSA) for Lenders
- Community Reinvestment Act (Reg BB)
- Electronic Funds Transfer Act (Reg E)
- Extending Credit to Bank Insiders (Reg O)
- Fair Credit Reporting Act (FCRA)
- Fair Lending
- Flood Disaster Protection Act
- Home Mortgage Disclosure Act (HMDA)
- Office of Foreign Assets Control (OFAC)
- Privacy for Customer Contact Personnel
- Serving Your Military Customer
- Truth in Lending Act (Reg Z)
- USA Patriot Act