



## ANNUAL COMPLIANCE TRAINING BREAKDOWN

FRONTLINE & DEPOSITORY STAFF	CONSUMER LENDING STAFF	COMMERCIAL LENDING STAFF	TRUST	SENIOR MANAGEMENT	BOARD
UDAAP Regulation CC Regulation D Regulation DD Regulation E Regulation P Regulation GG Adverse Actions for Deposit Accounts Safe Deposit Box Administration BSA   AML USA PATRIOT Act OFAC Compliance Red Flags   ID Theft Addressing Consumer Complaints CRA If frontline staff also take loan applications, they should have training on Fair Lending and any other lending-related consumer protection statutes that would apply to their lending-	S.A.F.E. Act Loan Originator Compensation Rule UDAAP Fair Lending Military Protections Fair Credit Reporting Act GMI Collection HMDA (Current & New) Early Disclosure Requirements Calculating Income, ATR & QM Closing Disclosure Requirements Flood Regulation O Regulation B – Adverse Actions CRA BSA   AML USA PATRIOT Act OFAC Compliance Red Flags   ID Theft	Fair Lending Military Protections Regulation B – ECOA Valuations Rule Regulation B – Intent to Apply Jointly Regulation B – Spousal Signatures Regulation B – GMI Collection Regulation B – Adverse Actions Fair Credit Reporting Act Regulation GG HMDA (Current & New) Regulation O TILA-RESPA Integrated Disclosures – To determine when TRID would apply Flood BSA   AML USA PATRIOT Act OFAC Compliance	UDAAP Regulation DD Regulation P BSA   AML USA PATRIOT Act OFAC Compliance Red Flags   ID Theft Addressing Consumer Complaints CRA	BSA   AML USA PATRIOT Act OFAC Compliance Fair Lending CRA Regulation O Regulation P Red Flags   ID Theft UDAAP Emerging Issues & Risks	BSA   AML USA PATRIOT Act OFAC Compliance Fair Lending CRA Regulation O Regulation P Red Flags   ID Theft UDAAP Emerging Issues & Risks



## ANNUAL COMPLIANCE TRAINING BREAKDOWN

FRONTLINE & DEPOSITORY STAFF	CONSUMER LENDING STAFF	COMMERCIAL LENDING STAFF	TRUST	SENIOR MANAGEMENT	BOARD
related responsibilities.	Loan Information Requests & Errors (under Dodd-Frank mortgage servicing rules) Addressing Consumer Complaints	Red Flags   ID Theft Addressing Consumer Complaints CRA			

**Other Staff:**

- BSA | AML
- USA PATRIOT Act
- OFAC Compliance
- Fair Lending
- CRA
- Regulation O
- Regulation P
- Red Flags | ID Theft
- Emerging Issues & Risks