April 17, 2026

Course Updates & Changes

The following document outlines:

- New courses released
- Regulation updates and affected courses
- Maintenance updates
- Retired courses

Please review and update your customized courseware, training programs, and LMS as applicable.

New Releases:

Core Compliance Suite

April Bi-Monthly Compliance Briefing

Description: A bi-monthly update to help you keep up with changes and deadlines in the compliance area in a quick and easy format.

Directors Education Series

2604 - Changes in Fair Lending Enforcement for 2026 – 316156

Description: This course reviews key changes to fair lending enforcement in 2026, including shifts away from disparate impact analysis and proposed updates to Regulation B and Section 1071. Participants will explore ongoing regulatory priorities, redlining risk, and what these changes mean for compliance strategy in an evolving oversight environment.

Lending Compliance Series (Breakthrough/Expansion/Elevate Packages)

HMDA LAR & Prep Submission - E3 – 313179 + corresponding FAST Modules

Description: The HMDA Loan/Application Register (LAR) is the official record used to report an institution's HMDA-reportable applications and loans. Preparing and submitting this data accurately is a critical compliance responsibility, and errors in filing can result in data resubmissions, regulatory scrutiny, and reputational risk. This course is designed for individuals involved in preparing, reviewing, and submitting HMDA data. It focuses on the execution of the HMDA filing process, including understanding the structure of the LAR, meeting submission timelines, preparing data for submission, resolving errors, and applying post-filing controls.

HMDA Advanced - Reporting Logic & Data Integrity - E3 – 310863 + corresponding FAST Modules

Description: The HMDA Loan/Application Register (LAR) is the official record used to report an institution's HMDA-reportable applications and loans. Preparing and submitting this data accurately is a critical compliance responsibility, and errors in filing can result in data resubmissions, regulatory scrutiny, and reputational risk. This course is designed for individuals involved in preparing, reviewing, and submitting HMDA data. It focuses on the execution of the HMDA filing process, including understanding the structure of the LAR, meeting submission timelines, preparing data for submission, resolving errors, and applying post-filing controls.

Deposit Compliance (Breakthrough/Expansion/Elevate Packages)

Expedited Funds Availability Act: Regulation CC - E3 Essentials – 311625 + corresponding FAST Modules

Description: This course provides an overview of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC. The course begins by introducing Regulation CC basics, then covers the availability of funds. It also discusses Regulation CC exceptions.

Retail Banking (Breakthrough/Expansion/Elevate Packages)

Accepting Negotiable Instruments - E3 Essentials – 311631 + corresponding FAST Modules

Description: This course introduces you to the basics of accepting and cashing checks. The basic principles of negotiable instruments are covered. Also, because of the high level of check fraud, accepting checks poses an increased

risk of financial loss for your institution. It is therefore important to understand the importance of verifying identity when cashing a check and recognizing certain signs of counterfeit or altered checks. As a result, your understanding of these rules is essential to minimizing those risks and protecting your institution.

Board of Directors Series (Breakthrough/Expansion/Elevate Packages)

Anti-Money Laundering for Directors and Senior Management – 311524

Description: This course provides directors and senior leaders with a governance-focused understanding of AML risk. Rather than emphasizing technical requirements or transaction-level processes, the course focuses on board responsibilities, regulatory expectations, and the systemic failures that most often lead to enforcement actions. Participants will learn how AML risk manifests, how regulators evaluate board oversight, and what effective governance looks like in practice.

Bank Secrecy Act for Directors and Senior Management – 311555

Description: This course is designed to provide directors and senior leaders with a governance-focused understanding of BSA oversight. The course concentrates on board responsibilities, leadership accountability, escalation, and the systemic weaknesses that most often lead to regulatory findings and enforcement actions. Participants will learn how regulators evaluate board oversight of BSA compliance and what effective governance looks like in practice.

Board Delegation of Operating Authority for the Board of Directors and Senior Management – 311556

Description: This course is designed to help directors and senior management understand how fiduciary duties support effective delegation, how authority should be clearly defined and documented, and how boards can hold leadership accountable without micromanaging. Rather than focusing on operational execution, the course emphasizes governance discipline, clarity of roles, and the behaviors that distinguish strong oversight from ineffective interference.

Board's Role in Monitoring Performance for the Board of Directors and Senior Management – 311780

Description: This course is designed to help directors and senior management understand what effective board-level monitoring looks like in practice. Rather than focusing on operational metrics or management activities, the course emphasizes outcome-based oversight, reporting quality, board inquiry, and disciplined follow-through. Participants will learn how boards use information, questioning, and action to reinforce accountability and support long-term institutional performance.

Community Reinvestment Act (CRA) for the Board of Directors and Senior Management – 311783

Description: This course is designed to provide directors and senior leaders with a governance-focused understanding of CRA oversight. Rather than concentrating on operational activities or program mechanics, the course emphasizes board accountability, strategic alignment, assessment area governance, examination expectations, and the systemic oversight weaknesses that most often lead to regulatory criticism or adverse CRA ratings.

Compliance Management for the Board of Directors and Senior Management – 311784

Description: This course is designed to provide directors and senior leaders with a governance-focused understanding of CMS effectiveness. Rather than emphasizing compliance mechanics or regulatory checklists, the course focuses on board responsibilities, reporting and escalation, cultural accountability, and the systemic weaknesses that most often lead to regulatory criticism. Participants will learn how regulators evaluate CMS oversight and what effective board engagement looks like in practice.

Compliance Check-In Series

Are You Sure About That Decision?

Description: This scenario reinforces consistent, policy-based decisioning in lending. Learners practice applying objective criteria uniformly and resisting informal influence, ensuring fair lending compliance and defensible outcomes.

Hold or Release? The OFAC Near-Match Challenge

Description: This scenario reinforces proper response to potential OFAC matches. Learners practice stopping activity and escalating alerts for review without proceeding, dismissing alerts, or discussing sanctions concerns with customers.

It Looks Real…But Is It?

Description: This scenario reinforces secure handling of customer information when requests are unverified. Learners practice following approved identity verification or escalation procedures rather than responding, requesting information via email, or ignoring suspicious communications.

Is This Discrimination…Or Just a Bad Look?

Description: This scenario reinforces fair lending considerations in marketing and outreach. Learners practice identifying and escalating potential redlining risk when marketing strategies may disproportionately exclude protected classes.

The Weekend Problem

Description: This scenario reinforces Regulation E error-resolution requirements. Learners practice initiating the investigation process immediately when unauthorized transactions are reported, regardless of timing, inconvenience, or perceived customer urgency.

Regulation Updates:

CDD Regulatory Updates

The following courses (along with their corresponding FAST Modules) have been updated to reflect this regulation update:

- Bank Secrecy Act for Customer Service Representatives – 24
- CU - Bank Secrecy Act for Member Service Representatives – 14072
- Bank Secrecy Act for Customer Service Representatives - WCAG – 168957
- Bank Secrecy Act for Lenders – 66741
- CU - Bank Secrecy Act for Lenders – 67364
- Bank Secrecy Act for Lenders - WCAG – 159467
- Bank Secrecy Act for Operations – 97
- CU - Bank Secrecy Act for Operations – 14095
- Bank Secrecy Act for Operations – WCAG – 168958
- Bank Secrecy Act Refresher – 2737
- CU - Bank Secrecy Act Refresher – 124129
- Bank Secrecy Act Refresher – WCAG – 142951
- FBO - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 115339
- Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) – 76
- CU - Member Due Diligence and Enhanced Due Diligence (CDD/EDD) – 14207
- Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) - WCAG – 159462
- Bank Secrecy Act – 66740
- CU - Bank Secrecy Act – 67363
- Bank Secrecy Act - WCAG – 159460
- FBO - Bank Secrecy Act for Foreign Branch Offices – 115872
- FSC - Customer Due Diligence and Enhanced Due Diligence – 21907
- FSC - BSA Awareness and Protection – 12001
- Bank Secrecy Act and Anti-Money Laundering for Lenders - E3 – 249626
- Bank Secrecy Act and Anti-Money Laundering for Operations - E3 – 249669
- BOD - Bank Secrecy Act for Directors and Senior Management – 51
- CU - BOD - Bank Secrecy Act for Directors and Senior Management – 16343
- BOD - Bank Secrecy Act for Directors and Senior Management - WCAG – 168951
- Bank Secrecy Act and Anti-Money Laundering for Customer Service Representatives - E3 – 248456
- Bank Secrecy Act and Anti-Money Laundering for Tellers - E3 – 249732
- FSC - Customer Due Diligence and Enhanced Due Diligence (CDD/EDD) - E3 – 218451

Maintenance Updates:

The following courses (along with any accompanying FAST Modules) have been updated:

Fair Lending Overview – 66750

CU - Fair Lending Overview – 67285

Fair Lending Overview - WCAG – 142934

Course content update: *Throughout the course*

Clarification – The course content has been revised to enhance the definitions of discrimination under ECOA, refine the explanation of fair lending laws, and eliminate obsolete HMDA information.

CU - Regulatory Compliance for Tellers – 14512

Course content update: *Throughout the course*

Clarification – The course content has been revised to bring it up to date with current rules and regulations.

CU - New Account Opening – 17192

Course content update: *Throughout the course*

Clarification – The course content has been revised to bring it up to date with key CU rules and regulations.

Understanding SBA Eligibility – 3624

Understanding SBA Eligibility - WCAG – 179721

Course content update: *Throughout the course*

Clarification – The course content has been revised to bring it up to date with key SBA rules and regulations.

GLBA Privacy (No Opt Out) - Regulation P – 66751

Fixed typo: *Post-Test Description*

Old version – "ere is your chance to see how much you have learned."

New version – "Here is your chance to see how much you have learned."

FBO - Office of Foreign Assets Control (OFAC) – 115882

Updated assessment questions: *Pre- and Post-Test Q36*

Clarification – Changed correct answer to "Ten years."

Bank Secrecy Act and Anti-Money Laundering for Operations - E3 – 249669

Removed assessment question: *Pre- and Post-Test Q8*

Clarification – The following question has been removed from the course: "John, customer of ABC Bank, makes a $6,000 cash deposit in the morning, and another $5,000 cash deposit that afternoon (after closing). What report should be filed?"

Electronic Funds Transfer Act - Regulation E – 66748

CU - Electronic Funds Transfer Act - Regulation E – 67455

Electronic Funds Transfer Act - Regulation E - WCAG – 168974

Fixed typo: *Overdraft Service Requirements > Challenge > New Content Page*

Old version – Answer option A: "Provides a written form for a consumer to 611 out and mail in"

New version – Answer option A: "Provides a written form for a consumer to fill out and mail in"

Health Savings Accounts – 3350

Health Savings Accounts - WCAG – 174901

Updated assessment questions: *HSA Contributions > Contribution Limits > Knowledge Check*

Clarification – Changed correct answer to "$729.17."

Suspicious Activity Reporting (SAR) - E3 – 135204

(1) Content update: *Suspicious Activity Reporting Overview > SAR Requirements (cont.)*
Clarification – The slides and narration have been updated to align with FinCEN's recent guidance on filing SARS for continuing activity.
(2) Assessment update: *Pre- and Post-Test Q16*
Old version – "FinCEN recommends that a SAR should be filed every _____ calendar days for continuing suspicious activity."
New version – "ABC Bank follows the prior FinCEN guidance framework for continuing suspicious activity. Within this framework, ABC filed with initial SAR on day 30, and the suspicious activity continues. On day _____ ABC Bank should file a SAR for continuing suspicious activity."
(3) Assessment update: *Pre- and Post-Test Q17*
Old version – "Financial institutions have been directed by FinCEN to file SARs for continuing activity after a 90-day review with the filing deadline being _____ calendar days after the date of the previously related SAR filing."
New version – "If no suspect is identified and the decision has been made to file a SAR, the financial institution must file an initial SAR on day _____. "

Banking for Beginners: How Money Moves – 179446

Updated assessment questions: *Posttest Q3*
Clarification – Changed correct answer to "All of the above."

AML and SARs for Mortgage Lenders and Originators – 1407

CU - AML and SARs for Mortgage Lenders and Originators – 17204

AML and SARs for Mortgage Lenders and Originators - WCAG – 168940

Updated assessment questions: *Pre- and Post-Test Q31*
Clarification – Added the following item to correct answers: "Have an AML program approved by senior management or the board of directors "correct answer."

Politically Exposed Persons (PEPs) – 66

Politically Exposed Persons (PEPs) - WCAG – 174807

Content update: *PEPs > PEPs and Money Laundering > The Challenges When Screening for PEPs*
Old version – "There is no centralized "standard" list of PEPs. The U.S. government maintains a list of current government officials, typically called the CIA List. This list is updated weekly and is available on the CIA's website. This list is far from comprehensive. Many search tools offer databases of PEPs, but these databases can lack key information (e.g., date of birth) that you may need to accurately identify your customer as a PEP. "

New version – “There is no centralized "standard" list of PEPs. Many search tools offer databases of PEPs, but these databases can lack key information (e.g., date of birth) that you may need to accurately identify your customer as a PEP.”

Mortgage Course Updates:

The following courses have been updated in the OCL Artisan environment:

There are no mortgage course updates this month.

Retired Courses:

The following course has been retired:

No courses are being retired this month.