March 13, 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

TRID – Dealing with Risks: Common Violations, Gray Areas, and Regulatory Concerns

Description: This session explores where the most common problems and violations occur under the TILA-RESPA Integrated Disclosures (TRID) rule.

Directors Education Series

2603 - Call Report for the Board – 312653

Description: This session provides directors with a practical overview of the regulatory purpose of Call Reports, key reporting requirements, and the board's oversight responsibilities in ensuring accurate and timely regulatory reporting. Participants will gain insight into governance expectations, common risk areas, and best practices for maintaining strong internal controls and compliance with federal banking regulations.

Bank and Credit Union Catalogs:

Enterprise Risk Management Series (Breakthrough/Expansion/Elevate Packages)

Customer Information Security Awareness (CISA): Threat Management - E3 – 302886 and corresponding FAST modules

Description: This course equips financial institution employees with essential knowledge and practical skills for managing cybersecurity threats in the modern banking environment. Through exploration of defensive technologies, malware prevention strategies, and incident response protocols, participants will learn to identify, respond to, and mitigate security threats that target sensitive customer information.

Compliance Check-In Series

Description: The Compliance Check-In Series delivers short, scenario-based training designed to reinforce critical regulatory concepts in a practical, real-world format. These interactive microsessions help financial institution staff apply compliance knowledge to everyday situations, improving retention, reducing risk, and strengthening your overall compliance culture without adding significant seat time.

New Account Intake: Something Doesn't Add Up

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.

Why Is This Account Suddenly Active?

Description: This scenario trains learners to recognize unusual activity on a dormant account and take appropriate escalation action. Learners practice identifying risk and following internal fraud or compliance procedures rather than ignoring activity, contacting the customer, or attempting to correct it themselves.

Just Give Them a Better Rate…No One Will Know

Description: This scenario reinforces fair lending obligations when internal pressure conflicts with documented pricing standards. Learners practice applying policies consistently and declining undocumented exceptions, even when requests come from management or trusted colleagues.

The Borrower Who Won't Answer…

Description: This scenario reinforces HMDA data collection requirements during in-person applications. Learners practice completing required demographic fields using permitted procedures when applicants decline to self-identify, without coercion or omission.

Did You Really Just Do That?

Description: This scenario reinforces proper response to employee control overrides or self-access. Learners practice escalating potential insider misconduct through formal channels rather than addressing issues privately, correcting transactions, or minimizing risk based on dollar amount.

Lending Compliance Series (Breakthrough/Expansion/Elevate Packages)

Equal Credit Opportunity Act - Regulation B - E3 Essentials – 307970 and corresponding FAST modules

Description: This course delivers a focused overview of ECOA and Regulation B, highlighting key fair lending requirements related to credit inquiries, applications, decision-making, notifications, appraisal disclosures, and record retention to support consistent, compliant lending practices.

Fair Lending Overview for Lenders - E3 Essentials – 308702 and corresponding FAST modules

Description: This course provides lenders with a practical understanding of fair lending responsibilities, prohibited practices, and key risk areas. Learners will review how fair lending requirements apply to everyday lending activities and how to recognize and avoid actions that could result in compliance violations.

Home Mortgage Disclosure Act - Regulation C - E3 Essentials – 308239 and corresponding FAST modules

Description: This course provides a foundational overview of the Home Mortgage Disclosure Act (HMDA), including its purpose, general reporting requirements, and the types of transactions and covered data. Designed for employees who need a high-level understanding of HMDA, it builds awareness of key concepts and compliance expectations without focusing on detailed reporting logic or filing procedures.

Deposit Compliance Series (Breakthrough/Expansion/Elevate Packages)

Electronic Funds Transfer Act - Regulation E - E3 Essentials – 310894 and corresponding FAST modules

Description: This course offers a foundational overview of the Electronic Funds Transfer Act (EFTA) and Regulation E, focusing on consumer protections related to electronic fund transfers. Learners will gain an understanding of covered transactions, error resolution concepts, and compliance expectations at a general awareness level.

Regulation Updates:

The following courses have been updated:

There are no regulation updates this month.

Maintenance Updates:

The following courses have been updated:

FAST Module: Telemarketing - from Advertising Compliance Course – 245911

Assessment update: *Post-Test Q4*

Clarification – Changed distractor option A from "Disconnecting an unanswered call prior to 15 seconds or four rings" to "Disconnecting an unanswered call prior to 10 seconds or 2 rings."

Roth IRA Overview – 3349

Assessment update: *Pre- and Post-Test Q21*

Clarification – Changed correct answer to "$8,600".

Excess IRA Contributions – 3348

Assessment update: *Pre- and Post-Test Q8*

Clarification – Changed correct answer to "False".

Frauds and Scams - E3 – 237295

Assessment update: *Pre- and Post-Test Question 1*

Clarification – Changed question format from All That Apply to Multiple Choice.

CU - Unfair, Deceptive, or Abusive Acts or Practices for the Credit Union Refresher – 124196

Assessment update: *Pre- and Post-Test Question 13*

Clarification – Removed duplicate question from the course.

A Borrower's Right to Privacy in a Mortgage Transaction – 12271

CU - A Borrower's Right to Privacy in a Mortgage Transaction – 45630

A Borrower's Right to Privacy in a Mortgage Transaction - WCAG - 174873

Content update: *Privacy in Solicitations > Telemarketing Sales Rule > Page 7 and Privacy in Solicitations > Summary > Page 1*

Old version – "Sellers and telemarketers must keep records of materials related to telemarketing activities for a period of *24* months from the date on which the materials are produced."

New version – "Sellers and telemarketers must keep records of materials related to telemarketing activities for a period of *60* months from the date on which the materials are produced."

A Borrower's Right to Privacy - E3 – 176639

(1) Updated assessment question: *Pre- and Post-Test Q17*

Clarification – Changed correct answer from "24 months" to "60 months".

(2) Updated course content: *Privacy Protection in Solicitations > Types of Records to Retain*

Clarification – Changed record retention requirement from "24 months" to "60 months".

Overdraft Protection Guidelines and Regulations – 34838

CU - Overdraft Protection Guidelines and Regulations – 19942

Overdraft Protection Guidelines and Regulations - WCAG - 174898

(1) Removed assessment question: *Pre- and Post-Test Q2*

Clarification – Removed the following question from the course "Overdrafts are not added to:".

(2) Updated assessment question: *Pre- and Post-Test Q12*

Old version – "Your institution can limit costs to consumers by:" and the correct answer is "Putting a dollar limit on the total fees charged in a month."

New version – "Your institution can limit overdraft costs to customers by:" and the correct answer is "Putting a daily dollar limit on the total fees charged."

(3) Updated assessment question: *Pre- and Post-Test Q10*

Old version – "Consumers should be encouraged to use overdraft loans."

New version – "UDAAP requires your institution to provide a notice and reasonable opt in to the payment of ATM and POS overdrafts for a fee."

(4) Removed Knowledge Check question: *Overdraft Protection Guidelines and Regulations > Overdraft Consumer Protections > Knowledge Check*

Clarification – Removed the following Knowledge Check question from the course "Consumers should be encouraged to use overdraft loans."

(5) Updated assessment question: *Overdraft Protection Guidelines and Regulations > Overall Course Challenge > Knowledge Check*

Old version – "Select all that apply. Overdrafts are added to:" and the correct answers ""Phone fund transfers," "ATM transactions," and "Preauthorized debits."

New version – "Select all that apply. Under Regulation E, a consumer who opts in to your institution's overdraft service is affirmatively consenting to the overdraft of which of the following types of transactions?" and the correct answers are "ATM transactions" and "POS transactions."

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

Knowledge Check update: *Reporting and Recordkeeping > Wire Transfers > Knowledge Check*

Clarification – Changed correct answer to "CTR form".

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:

- A Borrower's Right to Privacy - E3 - WCAG – 208345