September 18, 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:

Directors Education Series

Guidance on Artificial Intelligence – 333968

Description: This course provides an overview of artificial intelligence (AI) and generative AI in the banking industry, including common use cases such as credit underwriting, marketing, fraud detection, AML/BSA compliance, and customer service. It explores the benefits, risks, and emerging regulatory considerations associated with AI adoption, while offering practical guidance on governance, vendor oversight, data management, and risk management responsibilities for financial institutions.

Core Compliance Suite

Dealing with Artificial Intelligence in Banking – 333952

Description: An OnDemand webinar is a recording of a live webinar or a prerecorded webinar that can be viewed at any time. It provides you the flexibility

to watch, pause, play, fast-forward, rewind, and rewatch the recording at your convenience.

Refresher E3 Series

Bank Secrecy Act Refresher - E3 – 333423

Description: You should already have a strong working knowledge of the Bank Secrecy Act; however, this course is designed to help you recall the core regulatory requirements. These requirements help you to identify, detect, and prevent money laundering, terrorist financing, and fraud – and to protect both your institution and yourself from serious consequences.

Equal Credit Opportunity Act: Regulation B Refresher - E3 – 332986

Description: Regulation B, which implements the Equal Credit Opportunity Act, is a foundational regulation for tenured financial institution employees because it governs how to handle credit applications and related processes fairly and compliantly. Essential to your understanding of Regulation B is ensuring compliance and promoting fair lending practices through all stages of credit. This refresher course will help you achieve compliance by reviewing key procedural processes and consumer protections.

Compliance Check-In Series

What Did the Sales Script Just Promise?

Description: This scenario reinforces UDAAP requirements for add-on products. Learners practice recognizing and stopping misleading claims that overstate benefits or promise guarantees, regardless of disclosures or optional product status.

You Can’t Say That to a Customer

Description: This scenario reinforces proper response to misleading collections practices. Learners practice escalating deceptive statements made to customers, regardless of intent, pressure, or performance context.

Your Vendor Has Bad News...

Description: This scenario reinforces third-party incident response expectations. Learners practice activating internal incident response procedures immediately when vendors report potential breaches involving customer data.

The Vendor Asked for WHAT?

Description: This scenario reinforces data-minimization and vendor risk controls. Learners practice escalating excessive or inappropriate vendor data

requests through compliance or third-party risk channels before any data is shared.

Unsecured Customer Information: What Is Required?

Description: This scenario reinforces employee responsibility for safeguarding customer information. Learners practice securing unsecured data immediately and following required procedures rather than ignoring exposure or assuming someone else will address it.

Fraud Check-In Series

Friend in Need...or a Scam?

Description: Elder financial exploitation often involves emotional manipulation and urgent financial requests. In this scenario, an elderly customer requests a large cash withdrawal to assist someone they recently met online. Learners evaluate the situation and determine how to respond while protecting the customer and following institutional procedures.

Wire Under Pressure

Description: An urgent request to transfer funds can be a sign of legitimate business – or a red flag for fraud. In this scenario, a customer requests an immediate wire transfer while displaying signs of urgency and frustration when verification questions are asked. Learners must determine how to respond while following proper authentication and verification procedures to prevent potential account takeover or wire fraud.

The Too-Good Check

Description: Large check deposits accompanied by requests for immediate access to funds can signal potential fraud schemes. In this scenario, a customer deposits a sizable check and plans to quickly transfer funds elsewhere. Learners must decide how to handle the transaction while recognizing potential indicators of check fraud.

Resetting More Than a Password

Description: Password reset requests can sometimes signal attempts to gain unauthorized access to customer accounts. In this scenario, a caller pressures a call center employee to quickly reset their online banking password due to an “emergency.” Learners determine the appropriate response while applying proper authentication procedures.

The Nervous Withdrawal

Description: Unusual customer behavior can be an important indicator of potential fraud or coercion. In this scenario, a customer attempts to withdraw large amounts of cash while displaying signs of nervousness and urgency.

Learners assess the situation and decide how to respond while following institutional procedures.

The Invisible Borrower

Description: Synthetic identity fraud can be difficult to detect because fraudulent identities often appear legitimate at first glance. In this scenario, a loan applicant presents strong credit information but cannot provide consistent details about their identity. Learners evaluate the situation and determine how to proceed when reviewing the application.

The Vendor Account Change

Description: Fraudsters frequently attempt to redirect payments by requesting changes to vendor account information. In this scenario, a customer asks to update wire instructions after receiving an email stating the vendor's account has changed. Learners decide how to verify the request before updating payment instructions.

The After-Hours Login

Description: Unusual login activity can indicate unauthorized account access. In this scenario, a monitoring alert shows an account login from an unfamiliar location followed by attempted fund transfers. Learners determine the appropriate response to protect the account and investigate potential account takeover.

The Helpful Insider

Description: Fraud risk does not always originate outside the institution. In this scenario, unusual employee behavior raises questions about whether internal controls are being bypassed. Learners evaluate how to respond when potential internal fraud risks arise.

The "CEO" Request

Description: Social engineering scams often involve impersonating trusted individuals to pressure employees into making urgent payments. In this scenario, an employee receives an email appearing to come from the CEO requesting an immediate purchase of gift cards. Learners determine the appropriate response to prevent fraud.

AI Essentials for Banking Series

AI Foundations for Banking Professionals – 332768

Description: In this course, we'll cover three things. First, we'll discuss what AI is, where it's already showing up in your work, and what it can and can't do reliably. Second, we'll cover the most important data safety rule in financial services: what you should never put into any AI tool, and why. Third, we'll walk

through the difference between an AI tool that your institution has approved for work use and a public AI tool. By the end of this course, you'll have a clear, practical framework you can apply starting today.

Protecting Customer Data When Using AI – 332775

Description: This course covers three things. First, we'll define exactly what counts as protected customer data in a financial services context. Second, we'll explain why entering that data into an external AI tool is a regulatory risk, not just a policy violation, and what has happened when financial institution employees made this mistake. Third, we'll walk through anonymization, a simple technique that lets you use AI tools for legitimate work without exposing anyone's information. By the end of this course, you'll know exactly what not to do, why it matters, and what to do instead.

AI Governance for Banking Staff: Your Role and Responsibilities – 332994

Description: This course covers three areas. First, we'll explain what AI governance is. Second, we'll walk through why some AI tools are approved for work use and others aren't and what the logic behind that approval process looks like from an employee's perspective. Third, we'll cover your individual responsibilities within a governance framework. This course does not reference any of your institution's specific policies, approved tools lists, or internal procedures.

Accountable AI Use: Your Responsibility for AI-Assisted Work – 332995

Description: This course covers three areas. First, we'll define what AI conduct means and why it creates a distinct category of risk separate from data safety and tool approval. Second, we'll walk through the specific situations where AI conduct becomes a compliance or customer service concern. Third, we'll cover what to do when AI gets something wrong and your name is on the output, including the escalation path for conduct concerns. By the end of this course, you'll have a clear, practical framework for how to use AI tools at work.

Using AI Effectively: Prompts, Review, and Safe Workflows – 332999

Description: This course walks you through a complete AI workflow from start to finish. First, you'll learn how to decide whether a given task is appropriate for AI. Second, you'll learn how to apply the Task + Context + Constraints + Output framework, a four-part structure for building prompts that get useful results. Third, you'll learn how to take an initial AI draft and turn it into work you genuinely own.

Working Alongside AI: What's Changing in Your Role – 332996

Description: AI is changing how many routine, high-volume, and pattern-based tasks are completed, but task automation is not the same as eliminating an entire role. This course explores how AI is affecting frontline and operational banking work, how customer expectations are evolving, and which human capabilities become more valuable as technology handles more routine activity. Learners will identify practical ways to strengthen communication, judgment, adaptability, trust,

and relationship-building while engaging constructively with AI-driven workplace change.

Regulation Updates:

There are no regulation updates this month.

Maintenance Updates:

The following courses have been updated:

Fair Housing Act - E3 – 243888

Fair Housing Act - E3 - WCAG – 208337

Removed assessment questions: *Pre- and Post-Tests Q11 and Q30*

Clarification – Deleted Q11 and Q30 because they did not reinforce the core objectives of the course.

FAST Module: Introduction to Fair Lending - from Fair Lending Overview for Back-Office Operations Personnel – 243888

Updated assessment question: *Post-Test Q1*

Clarification – Changed correct answer to "Equal Credit Opportunity Act (ECOA)."

Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) for Customer Service Representatives - E3 – 248456

Updated assessment question: *Pre- and Post-Test Q12*

Clarification – Added “A trust instrument” to the correct answers.

Understanding Compliance Regulations – 45123

Updated Knowledge Check: *Understanding Compliance Regulations > Security and Consumer Protection Regulations > Knowledge Check*

Clarification – Changed incorrect answer feedback to "True."

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

Updated Knowledge Check: *OFAC Compliance > Reporting and Recordkeeping > Knowledge Check*

Clarification – Changed correct answer to "Ten."

CU - Appraisal and Evaluation Interagency Guidelines – 19886

Content update: *Appraisal and Evaluation Interagency Guidelines > Appraisal and Evaluation Guidelines > Transactions Requiring Appraisals* **and** *Transactions Requiring Appraisals*

Clarification – Updated thresholds for transactions requiring appraisals:
"Specific appraisal requirements are based on transaction value and complexity:

- State-certified appraisals area required for transactions valued at $1,000,000 or more, or for complex residential transactions in which $400,000 or more is not government-insured
- State-licensed or state-certified appraisals are required for noncomplex residential transactions in which $400,000 or more is not government-insured
- The threshold for commercial real estate transactions requiring a state-certified appraiser is $1,000,000 or more"

Expedited Funds Availability Act - Regulation CC – 9

CU - Expedited Funds Availability Act - Regulation CC – 16360

Expedited Funds Availability Act - Regulation CC - WCAG – 168975

(1) Content update: *Availability of Funds > Deposit Availability > Next Business Day*

Clarification – Updated to include the following text:
"U.S. Treasury checks are available one day after the effective date of deposit when made at an account held by a payee of the check. No in-person deposit or special deposit slip is required." and added "state and local" to clarify government checks.

(2) Knowledge Check update: *Exceptions > Exceptions for Accounts > Knowledge Check*

Old version – "The new accounts exception permits delaying funds availability for the first 30 calendar days after the account has been opened."

New version – "A customer closed their checking account of five years and opened a new one at the same institution two weeks later. Because the account is less than 30 calendar days old, it automatically qualifies for the new accounts exception."

CU - National Credit Union Share Insurance Fund (NCUSIF) – 18758

Content update: *Throughout the course*

Clarification – The course has been updated throughout to cover the new NCUA final rule that simplifies trust insurance rules. The new rule merges the separate revocable and irrevocable trust categories into a single trust account category. It is effective December 1, 2026.

Elder Financial Abuse – 66747

CU - Elder Financial Abuse – 67323

Elder Financial Abuse - WCAG – 159464

Updated course content: *Throughout the course*

Clarification – Updated content throughout the course to enhance clarity and alignment with regulatory language. The credit union (CU) version of the course changed "customer" to "member" where necessary.

Truth in Lending – Adaptive course

Fixed Knowledge Check: *Section 2 (1 of 3) Knowledge Check question*

Clarification – Fixed formatting issue in Knowledge Check question.

Mortgage Servicing Compliance - Communicating With Borrowers Facing Foreclosure – 162745

Updated course content: *Throughout the course*

Clarification – Updated content throughout the course to enhance clarity and alignment with regulatory language.

BOD - Loans to Executive Officers - Regulation O – 13496

BOD - Loans to Executive Officers - Regulation O - WCAG – 168954

Removed assessment question: *Pre- and Post-Test Q13*

Clarification – Deleted Q13 from the course because it was unnecessarily complicated and unaligned with course content.

Commercial Lending: Fair Lending & Other Concerns - E3 – 204860 and FAST modules

Content update: *Section Three – The Truth in Lending Act > Commercial Lending Loans and TILA*

Old version – "TILA was created to protect individuals. Therefore, it does not apply to all commercial lending loans. Transactions that are made to nonnatural persons, such as corporations and LLCs, are exempt from TILA. This is because an individual is not getting the loan, a business is. However, a tricky issue for underwriters involves trusts."

Trusts for tax or estate planning purposes are considered an extension of a person rather than a nonnatural person. Therefore, these trusts are not exempt from TILA.

New version – "TILA was created to protect individuals. While loans to corporations and LLCs are broadly exempt, the applicability of TILA to loans involving individuals depends on the primary purpose of the credit.

However, a tricky issue for underwriters involves trusts. Trusts for tax or estate planning purposes are considered an extension of a person rather than a nonnatural person. Therefore, these trusts are not exempt from TILA.

Examples

- Exempt: An individual borrows for business
- Exempt: An LLC borrows for any purpose
- Covered under TILA: An individual borrows for personal use
- Covered under TILA: Individual borrows for personal use; LLC guarantees
- Exempt: LLC borrows; individual guarantees
- Exempt: Business credit cards as a whole, with the SOLE exemption that no unsolicited issuance and the $50 unauthorized-use liability cap still apply
- Covered under TILA: Estate-planning trust borrows for beneficiary's home"

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.