



2010 Course Catalog

Credit Union Campus



Computer Based Tutorials



CUDL University offers Computer Based Tutorials (CBTs) that enable users to take advantage of the curriculum from the convenience of their own work stations and within flexible hours.

CUDL University membership offers CBT courses specifically developed for credit union members:

- CUDL Customized Curriculum is designed to enhance the credit union's Indirect Lending program and offer best practice strategies, educational tools and resources

Course Features:

- Interactive course content
- Course duration generally less than two hours
- Opportunity for user feedback
- Computerized grading and certificates
- Information resource library
- New employee training
- Cross-training
- Refresher training

CUDL University Customer Service:

We strive to provide the best service to our credit union members. Your feedback helps CUDL University offer the best training with up-to-date information and resources. If there is a new course or feature that you would like to have implemented, please send your requests to _cudluniversity@cudl.com. All questions and feedback submitted will be reviewed by CUDL University Administrators and answered by the next business day.

Welcome to CUDL University!
the online resource for training and education at CUDL.

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CUDL Custom Courses

The following CUDL specialized custom courses are currently available through the CUDL University platform:

Auto Remarketing Industry – Part 1

(duration approx. 30 min)

Designed to provide credit unions with an overview of the Auto Remarketing Industry. This is part one of a two-part series. Part two expands on this introductory course and offer best practice strategies for credit unions interested in implementing or building their own remarketing program. This course includes the following four (4) lessons:

- Vehicle Remarketing
- Remarketing Channels
- Maximizing Resale Value
- Remarketing Plan

Auto Remarketing Best Practices – Part 2

(duration approx. 1 hour)

Designed to provide credit unions with best practice strategies for implementing or building an Auto Remarketing program. This course was developed in collaboration with credit unions that have effectively implemented Auto Remarketing programs within their organizations. This is part two of a two-part series. Part one offers an introductory overview of the *Auto Remarketing Industry*. This course includes the following seven (7) lessons:

- Remarketing Channel Options
- Manheim Auto Auctions
- Manheim's Strategic Alliances
- Building a Remarketing Program
- Market Research Analysis
- Minimize Expense -- Maximize Value
- Standards and Practices



Back Office Processing: A Strategic Guide from A – Z

(duration approx. 1 hour 40 min)

Designed to assist your credit union and serve as a guideline on how to put together a successful indirect lending processing center. CU Direct Corporation (CUDL) provides a step-by-step model, from hiring the right staff to receiving the first contract, to increase the credit union's expertise and help support and manage their indirect loan program. This course includes the following nine (9) lessons:

- Staffing Requirements
- Anticipated Volume
- Facilities
- Credit Union Contracts
- Implementation
- CUDL Dealers
- Loan Packages
- CUDL Complete
- Training

California Car Buyer's Bill of Rights – Part 1

(duration approx. 25 min)

Designed to provide California credit unions with additional information regarding the California Car Buyer's Bill of Rights. This seminar consists of six (6) major provisions, many of which amend sections of the California Civil and Vehicle Code. This is Part 1 of a two-part series. See California Car Buyer's Bill of Rights – Part 2 for additional information regarding this topic. This course includes the following six (6) lessons:

- Payment Packing
- Vehicle Financing Compensation
- Certified Used Vehicles
- Credit Score Disclosure
- Additional Disclosure Requirements
- Contract Cancellation Option

California Car Buyer's Bill of Rights – Part 2*(duration approx. 15 min)*

Designed to provide additional information to California credit unions regarding Assembly Bill 68 (AB 68). AB 68 requires that certain disclosures be provided for those purchasing a vehicle in California. This seminar will outline the required disclosure forms along with samples of these documents. This is Part 2 of a two-part series. See California Car Buyer's Bill of Rights – Part 1 for first part of this seminar. This course includes the following four (4) lessons:

- Payment Packing
- Credit Score Disclosure
- Additional Disclosure Requirements
- Contract Cancellation Option

Collection Strategies *(duration approx. 35 min)*

Designed to provide techniques to assist credit unions with their collection efforts. CUDC's goal is to provide a collaborative seminar of the best practices in the industry. This course includes the following five (5) lessons:

- Collection Strategies Seminar
- Data Processing (DP) System Setup
- Collection Queues
- Dealer Watch List
- Payment Deferrals and Re-Aging

Credit Scoring 101 *(duration approx. 30 min)*

Designed to provide the credit union with basic information and an understanding of how Credit Scoring works. The lessons also present definitions, concepts and examples of the Credit Scoring process. This course includes the following six (6) lessons:

- History of Credit Scores
- What is Credit Scoring
- Credit Scoring Models
- Credit Score Factors
- How Credit Scores are Used
- Benefits and Limitations of Credit Scoring

Cross-Selling to Build Member Relationships*(duration approx. 35 min)*

Designed to provide credit unions with strategies and best practices for cross-selling products and services to their membership base. This course includes the following nine (9) lessons:

- Cross-Selling
- The Indirect Member
- Building a Cross-Selling Culture
- Educating Employees
- Product Knowledge
- Reaching Members
- Incentive Programs
- Tracking and Measuring
- Indirect Member – Cross-Selling Best Practices

Dealer 101 Workshop *(duration approx. 33 min)**"audio" (recorded on 7/18/08)*

Designed to provide an overview of a Dealership's Finance and Insurance Manager's role and their department. This workshop will provide overviews of the following eight (8) areas:

- Dealership Personnel
- History of F&I
- Characteristics of a Successful F & I Manager
- Characteristics of Today's Consumer
- Working with the Dealership
- Dealer Visits
- F & I and Underwriting
- Office and Funding

Dealer 201 Workshop *(duration approx. 42 min)**"audio" (recorded on 7/18/08)*

Designed to provide an overview of a Dealership's Finance and Insurance Manager's role including products and options available for the consumer. This workshop will provide overviews of the following five (5) areas:

- Non-prime Market
- Diversity Information
- Identity Theft Issues
- Paperless Environment
- Elements of Compliance

Effectively Communicating with Dealer Partners

(duration approx. 45 min)

Designed to provide credit unions with additional tools and information to increase volume and build a positive rapport with dealer partners. This course includes the following four (4) lessons:

- Effectively Communicating with Dealer Partners
- Understanding Dealer Expectations
- Communicating Decisions
- Credit Union Business Development

FACTA 114 – Red Flags Rule

Designed to present the credit union with an overview of the Red Flags Rules, including basic definitions, concepts and the areas to consider when developing these policies and procedures for their organizations. This course includes the following sixteen (16) lessons:

- Identity Theft Overview
- Red Flag Compliance
- Who Must Comply?
- Identity Theft Program Policy & Procedures
- Key Elements
- Covered Accounts
- Identifying Red Flags
- Red Flag Indicators
- Detecting Red Flags
- Responding to Red Flags
- Authenticating Transactions
- Monitoring Transactions
- Credit Issuer Rules
- Administering the Program
- Update the Program
- Other Applicable Requirements

Handling Member Objections *(duration approx. 45 min)*

Designed to offer credit unions best practice strategies that can be incorporated for Handling Member Objections. This course includes the following eleven (11) lessons:

- Types of Objections
- What Objections Mean
- Turning Objections into Questions
- Building Customer Trust
- The Q.U.I.E.T. Method
- Overcome Customer Objections
- Active Listening
- Feel-Felt-Found Technique
- Selling the Benefits
- Role Playing and Practice
- Best Practice Strategies

Hispanic Market Overview *(duration approx. 1 hour)*

Designed to offer credit unions an overview of the growing Hispanic market and provides essential information to help expand their services to this community. This course includes the following eight (8) lessons:

- Hispanic Market Profile
- Market Segmentation
- Hispanic Purchasing Power
- Hispanic Automotive Market
- Local Hispanic Community
- Hispanic Marketing Strategies
- Serving the Hispanic Community
- Identification Strategies

Indirect Lending Fundamentals

(duration approx. 30 min)

Designed to provide credit unions with an overview of Indirect Lending Fundamentals. This course includes the following eight (8) lessons:

- Direct vs. Indirect Lending
- Indirect Lending Overview
- Indirect Lending Program Benefits
- Best Practice Strategies
- Indirect Lending Process
- Indirect Lending Technology
- Dealer Relationships
- Best Practice Strategies

Indirect Loan Processing *(duration approx. 45 min)*

Designed to provide credit unions with Indirect Loan Processing strategies. This course includes the following eleven (11) lessons:

- Lending Standards
- The CAMPARI Model
- The Review Process
- The Verification Process
- Loan Documentation
- Red Flags
- Audit Checklist
- Loan Approval Authority
- Loan Closing Process
- Membership Requirements
- Compliance Requirements

Internal Controls Strategies for Indirect Lending*(duration approx. 35 min)*

Designed to provide credit union clients with Internal Control Strategies and Best Practices that can be incorporated into their Indirect Lending programs. This course includes the following fourteen (14) lessons:

- Indirect Lending
- Internal Controls
- Segregation of Duties
- Post Disbursement Practices
- Asset Liability Management
- Due Diligence
- Dealer Review
- Monitoring and Tracking
- Risk Management
- Static Pool Analysis
- Portfolio Management
- Stress Testing
- Profitability Model
- Best Practices

Non-prime Lending Strategies

Designed to present the credit union with an overview of the Non-prime lending industry and strategies to help build a successful program. This course includes basic definitions, and criteria for the credit union to consider when endeavoring into the Non-prime market. This course includes the following Twenty-two (22) lessons:

- Non-prime Definition
- Non-prime Lending Overview
- Industry Competition
- Key Elements
- Safeguards
- Decisioning Criteria
- Pricing
- Guidelines
- Ask Questions
- Minimize Loss Potential
- Collateral Protection
- Default Insurance
- Compliance Requirements
- Dealer Relationships
- Remarketing Program
- Vehicle Auctions
- Collection Strategies
- Collection Calls
- Communication
- Monitoring and Tracking
- Best Practices
- CUDL's Non-prime Program

Profitability *(duration approx. 245 min)*

Designed to provide credit unions with the tools and information to help analyze the profitability of their indirect loan program. This course includes the following four (4) lessons:

- Profitability Introduction
- Profitability Model
- Profitability by Risk
- Investment Model

Red Flags Rule – Best Practices

Designed in collaboration with credit union clients that have shared their strategies with CUDL for what they have done or offer for complying with the Red Flags Rule. This course includes the following eleven (11) lessons:

- Red Flags Rule Overview
- ITP Groundwork
- Utilizing Worksheets
- Identifying Red Flags
- Member Verification
- Training Practices
- HR Strategies
- ITP Vigilance
- Red Flags Documentation
- Member Training
- Best Practice Strategies

Risk Management *(duration approx. 1 hour 20 min)*

Designed to assist credit unions in monitoring their indirect lending program by analyzing the performance and risk of their indirect auto loan portfolio. The course includes the following eight (8) lessons:

- Dealer Watch List
- Delinquency Review
- Charge-off Review
- Portfolio Analysis
- Loan Officer Review
- Quality Control Review
- Independent Dealers
- First Payment Defaults

Risk Management Fundamentals - Auto

Designed to provide credit union clients with strategies and tools for managing auto lending risk. This course includes the following (17) lessons:

- Introduction
- Overview
- Key Factors
- Dealer Watch List
- Delinquency Report
- Charge-off Report
- Static Pool Analysis
- Portfolio Analysis
- Loan Officer Review
- Quality Control Review
- Independent Dealer Review
- First Payment Defaults
- Concentration Risk Review
- Credit Score Migration Review
- Benefits
- Conclusion
- Additional Information

Strategic Planning *(duration approx. 40 min)*

Designed to present the credit union with an overview of the Strategic Planning process, including basic definitions, concepts and examples of a Strategic Plan. The course includes the following twelve (12) lessons:

- Benefits of Strategic Planning
- The Planning Process
- Mission/Vision and Value Statements
- Internal Assessment
- SWOT Analysis
- Environmental Analysis
- Setting Strategic Direction
- Goal Setting
- Key Strategies
- Strategic Plan Worksheet
- Action Planning
- Performance Evaluation

Strategies for Identifying Loan Fraud

(duration approx. 1 hour)

Designed to present the credit union with strategies to help build a successful auto lending program by understanding various loan fraud techniques to be aware of. This course includes basic definitions, and best practice strategies. The course includes the following sixteen (16) lessons:

- Definition of Fraud
- Who Commits Fraud and Why?
- The Fraud Triangle
- Impact on the Organization
- Types of Loan Fraud
- Detecting Fraud
- Straw Purchase
- Identity Theft
- The Loan Application
- Warning Signals
- Strategies for Loan Review
- Borrower Challenge Questions
- Fraud Prevention Strategies
- Regulations
- Risk Management
- Fraud Education

Strategies to Avoid a Straw Purchase

(duration approx. 25 min)

Designed to present the credit union with an overview of Straw Purchases, including basic definitions, concepts and examples. The course includes the following thirteen (13) lessons:

- Definition of Straw Purchase
- Overview
- Fraudulent Activity
- Applicant Types
- What is considered Fraud
- Warning Signals
- Credit Union Due Diligence
- Best Practices
- Monitor and Track
- Member Education
- Dealer Relationship
- Credit Practices Rule
- Lender Agreement

Underwriting Strategies for Indirect Lending

(duration approx. 45 min)

Designed to provide credit unions with underwriting best practice strategies for Indirect Lending. The course includes the following nine (9) lessons:

- Underwriting Strategies for Indirect Lending
- Underwriting Guidelines
- Credit Review
- Lending Decisions
- Calculating Risk
- Risk Pricing Strategies
- Underwriting Best Practice Strategies
- Indirect Loan Terms
- Lending Decision

CUDL DApp™ for Credit Unions

CUDL DApp™

Designed to provide an overview of the functionality available within the CUDL DApp™ System. Credit unions will learn to perform basic loan processing actions for applications that have been submitted by a dealer. This course includes the following four (4) lessons:

- DApp Main Screen
- Accessing an Application
- Decision an Application
- Funding

CUDL DApp™ SmartFund Feature

Designed to provide an overview and understanding of the SmartFund Feature in the CUDL DApp™ System from both the credit union and dealer perspective. This course includes the following five (5) lessons:

- DApp SmartFund Feature
- SmartFund Overview
- Lender SmartFund Utilization
- SmartFund for Dealer Partners
- SmartFund for Lenders

CUDL3™ Training

CUDL3™ for Credit Unions

(duration approx. 1 hour 16 min) "audio" (recorded on 10/27/08)

Designed to provide the skills and knowledge to navigate through the CUDL3™ System from the credit union perspective. This course includes the following four (4) lessons:

- Logging In, Application Queue & Action Buttons
- Entering a New Application
- Application Details
- Administration Options

CUDL3™ for Dealers *(duration approx. 45 min)*

"audio" (recorded on 10/7/08)

Designed to provide the skills and knowledge needed to navigate through the CUDL3™ System from the dealer perspective. This course includes the following three (3) lessons:

- Logging In & Application Queue
- Entering a New Application
- Credit Application Response and Details

CUDL3™ Lender Reports

Designed to provide an overview of the reports available on the CUDL3™ System from the credit union perspective. The course includes the following nine (9) lessons:

- CUDL3™ Lender Reports Introduction
- CUDL3™ Lender Report Overview
- Report Listing and Descriptions
- Report Timing and Information
- Application Reports
- Audit Reports
- Funding Reports
- Override Reports
- Other Reports

CUDL3™ Loan Calculation Tools

Designed to provide an overview of Loan Calculation Tools feature within CUDL3™. This functionality allows Decision Manager credit unions to configure various loan calculations to display on their loan applications. This course includes the following three (3) lessons:

- Loan Calculation Tools
- Setup Page
- Loan Application

CUDL3™ SmartFund Feature

Designed to provide an overview of the SmartFund feature within CUDL3™. Included in the course is how to navigate and perform the actions necessary from both the credit union and dealer perspectives. This course includes the following four (4) lessons:

- Overview
- SmartFund Activation
- Dealer SmartFund Utilization
- Credit Union SmartFund Utilization

CUDL University

CUDL University Administration

Designed to provide an overview of the functionality available for CUDL University™ Administrators. At the completion of this course, CUDL University Administrators will be able to customize an Individual Development Plan (IDP) for their staff, retrieve course status reports, and add or remove users from the campus. This course includes the following two (2) lessons:

- Reports Creating an Individual Development Plan (IDP)
- Reports
- User Administration

Marketing

Innovative Tactics for Marketing Your Auto Lending Program

(duration approx. 42 min) "audio" (recorded on 10/31/08)

Designed to provide a variety of techniques and strategies that credit unions can consider for marketing their auto lending program. This presentation will provide overviews of the following four (4) areas:

- Types of Marketing
- CUDL Marketing Tools and Support
- Marketing Campaign Website
- Case Study

CUDL Product Training

CUDL Product Overview

Designed to provide an overview and understanding of a suite of products that CUDL has available for credit unions, dealers and members. This course will provide overviews of the following seven (7) CUDL products:

- CUDL AutoSMART
- CUDL Complete
- CUDL GAP
- CUDL SmartFund
- CUDL University
- Manheim Auto Remarketing
- Non-prime Lending

Remarketing by GE – Informational Video

Designed to provide an overview and understanding of the GE Remarketing program. This course will provide overviews of the following six (6) areas:

- 5 Questions Credit Unions Should Ask
- Overview of Manheim
- Overview of GE
- What is the GE Remarketing Program
- 5 Keys to Success
- Case Study



Compliance

Bank Secrecy Act [C -19]

Course Overview

The purpose of the Bank Secrecy Act (BSA) is to help combat money laundering and other illegal financial activity. This course provides a working knowledge of the BSA. It covers various currency reporting requirements. The course also reviews the importance of knowing customers, and properly verifying their identities, in order to detect and report suspicious activity. The duration of this course is one and one-half hours.

Course Objectives

- Recognize the underlying purpose and key terms of the Bank Secrecy Act
- Verify the identity of customers as required by Customer Identification Program (CIP) requirements
- Identify reportable currency transactions
- Recognize information needed to properly complete a Currency Transaction Report (CTR)
- Identify wire-transfer reporting requirements
- Identify some common money laundering schemes
- Spot suspicious transactions and take appropriate action
- Achieve a passing score on the Post-Test

Equal Credit Opportunity Act Overview [C-80]

Course Overview

This course provides an overview of the Equal Credit Opportunity Act (ECOA) requirements and prohibitions as they apply to the loan application, processing, evaluation, and notification process. The duration of this course is one hour.

Course Objectives

- Recognize “prohibited bases” under the ECOA and the potential for discrimination in the lending process
- Recognize your financial institution’s fair lending obligations under the ECOA
- Identify actions that may be viewed as subtle or unintentional discrimination and what you need to do to avoid them
- Achieve a passing score on the Post-Test

Fair Credit Reporting Act (FCRA) [C-17]

Course Overview

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information. The duration of this course is one hour.

Course Objectives

- Understand and abide by the rules for obtaining and using consumer credit reports
- Provide disclosures to consumers as required by the FCRA, and properly answer customer questions regarding credit reports
- To the extent your financial institution provides consumer credit information to reporting agencies, understand and abide by the FCRA requirements for providers of credit information
- Understand the rules on the use of consumer credit information for prescreening
- Achieve a passing score on the Post-Test

Fair Lending Overview [C-28]

Course Overview

This course is intended to provide you with an understanding of the basic concepts regarding Fair Lending. The duration of this course is one and one-half hours.

Course Objectives

- Appreciate the underlying purposes of the laws that comprise Fair Lending
- Understand the application of the Fair Housing Act and the discriminatory practices it prohibits
- Understand the application of the ECOA and the discriminatory practices it prohibits
- Understand all aspects of the loan application process governed by the ECOA
- Be aware of the requirements of HMDA reporting and the data your financial institution is responsible to collect
- Gain a general understanding of your financial institution’s obligations under the CRA
- Understand the restrictions of requesting and using consumer credit information under the Fair Credit Reporting Act
- Gain a specific understanding of the various types of loans and the Fair Lending practices that apply to each
- Achieve a passing score on the Post-Test

Truth-in-Lending Act—Regulation Z [C-12]

Course Overview

This module provides a thorough review of the Truth-in-Lending Act and Regulation Z that implements it. The duration of this course is one hour.

Course Objectives

- Describe the underlying purpose of the Truth-in-Lending Act
- Recognize which loans are covered under Regulation Z
- Identify certain Regulation Z definitions, such as finance charge, APR, open-end credit, and closed-end credit
- Recognize Regulation Z disclosure requirements for open-end and closed-end credit
- Achieve a passing score on the Post-Test



CUDL Webcasts

The following CUDL Webcasts are currently available through the CUDL University platform:

Auto Lending Trends & Credit Union Update – Q2 2010

New!

(duration approx. 35 minute) "audio" (recorded on 10/14/10)

A review of current auto lending trends and credit union analysis presented by Market Analyst, Andrea Salgado, along with an Auto Industry Update by Phil Maniaci, VP of Sales for CUDL.

Auto Lending Trends & Credit Union Update – Q1 2010

(duration approx. 1 hour) "audio" (recorded on 6/30/10)

A review of current auto lending trends and credit union analysis presented by CUDL's Market Analyst, Andrea Salgado

Auto Lending Trends & Credit Union Update

(duration approx. 1 hour) "audio" (recorded on 3/25/10)

A review of current auto lending trends and credit union analysis presented by CUDL's Market Analyst, Andrea Salgado

Auto Risk Management and Collections

(duration approx. 23 min) "audio" (recorded on 7/17/08)

Presented by John Sahagian, VP of Collections for Baxter Credit Union. This webinar shares this credit union's Indirect Lending Risk Management and Collections best practice strategies.

Best Practices and Strategies for Successful Point of Purchase Programs

(duration approx. 1 hour) "audio" (recorded on 8/31/10)

Presented by Phil Maniaci, Vice President of the Eastern Division from CUDL, Heather Amato, Lending Services Manager from Point West Credit Union, Joe C. Faulk, Vice President of Lending and Christopher E. Thompson, Indirect Lending Manager from Army Aviation Center Federal Credit Union, and Lori Perkins Indirect Lending Manager, from WSE Credit Union. This Webinar shares the "Best Practice" strategies for auto lending success with Point of Purchase Programs.

Best Practices for Effective Collections and Risk Management Programs *(duration approx. 40 min)*

"audio" (recorded on 4/1/09)

Effective Collections, presented by Tim Marriott, Vice President of Consumer Lending for Schools Financial Credit Union. Risk Management Programs, presented by Steve Sureda, Manager of Forecasting and Analysis for Coastal Federal Credit Union. These speakers share their insights and offer best practice strategies for these topics.

Best Practices in Business Development and Dealer Relations

(duration approx. 1 hour) "audio" (recorded on 6/17/10)

Presented by Craig Thomas, Vice President of Retail Lending and Cindy Costa, Product Manager, for Texans Credit Union along with Dan Laine, Vice President of Lending and Tracy Little, Financial Services Representative, for Hermantown Federal Credit Union. This Webinar shares the "best practice" strategies for auto lending success that are working for these credit unions.

Best Practices in Marketing to Members and Marketing the AutoSMART Program

(duration approx. 50 min) "audio" (recorded on 9/3/09)

Presented by Mia Brown, Marketing Director with New Generations Federal Credit Union, Alison Wolf, Vice President of Marketing with FAA Credit Union and Eric Brotherson, Online Marketing Specialist with Erie Federal Credit Union. This webcast offers insight into strategies for success in marketing an auto lending program.

Best Practices for Risk Management and Dealer Relations

(duration approx. 45min) "audio" (recorded on 7/30/09)

Designed to offer insight into strategies for success in the auto lending market. Jim Milhaven, Vice President from Credit Union Auto Group and Greg Worthen, Vice President of Lending for Olin Community Credit Union, share the techniques they use at their organizations to build a successful auto lending program.

Business Development and Dealer Relations Best Practices

(duration approx. 18 min) "audio" (recorded on 10/23/08)

Presented by Carl Roer, VP of Lending for Sound Credit Union. A Best Practice winner at the 2008 CUDL Symposium, this presentation shares their strategies for remaining competitive in the auto lending market.

Business Development and Dealer Relations Best Practices

(duration approx. 8 min) "audio" (recorded on 10/29/08)

Presented by Cindy Semour, VP of Lending for Tucoemas Federal Credit Union. A Best Practice winner at the 2008 CUDL Symposium, this presentation shares their strategies for remaining competitive in the auto lending market.

Capitalizing on Being a Credit Union in Today's Marketplace

(duration approx. 30 min) "audio" (recorded on 6/25/09)

Presented by Joseph Boekweg from University of Utah Federal Credit Union and Joe Greenwald, Vice President of Marketing for CUDL. This webcast offers insight into strategies for success in the auto lending market.

Compliance: Things to Know from a Lenders Standpoint

(duration approx. 1 hour) "audio" (recorded on 9/30/09)

Presented by Garry Marquiss from Wolters Kluwer Financial Services and Mark Edelman from McGlinchey Stafford, PLLC. This webcast offers insight into compliance issues in the auto lending market.

Creating a Successful Multiple Loan Type Program

(duration approx. 20 min) "audio" (recorded on 4/2/08)

Presented by Jenny Huges, Indirect Lending Manager and Tammy Hansen, Vice President/Lending from Utah based Cyprus Credit Union. They share best practices strategies for their MLT program. Daiman Wells, F & I Manager from Utah based Motor Sportsland, shares his insights from the dealer perspective on building a successful MLT program.

Insights to the New SMART Approval Solution

(duration approx. 40 min) "audio" (recorded on 4/28/10)

Presented by Amber Pernitt, Business Analyst and Monika Perkins, AVP of CU Solutions for CUDL. This Webinar provides insight into SMART Approval features and benefits for Credit Unions, Dealers and Members.

Keys to Effective Cross-Selling

(duration approx. 40 min) "audio" (recorded on 12/12/07)

Designed to cover the strategies used in their organizations for Cross-selling additional products and services to Indirect members, including the following four (4) areas:

- Using compelling offers
- Refinancing debt
- Finding the right member
- Offering the right product

Marketing AutoSMART to Members – UW Credit Union

(duration approx. 17 min) "audio" (recorded on 12/3/08)

Presented by Ken Carlson, Director of Consumer Lending for UW Credit Union. This webinar shares this credit union's best practice strategies for marketing their auto lending program utilizing the CUDL AutoSMART tools.

Marketing Best Practices

(duration approx. 12 min) "audio" (recorded on 11/14/08)

Presented by Kelley Parks, Vice President of Marketing and Business Development for Call Federal Credit Union in Richmond Virginia. A CUDL Best Practice winner at the 2008 Symposium, this session shares a variety of techniques and strategies that credit unions can consider for marketing their auto lending program.

Marketing Strategies Best Practices

(duration approx. 20 min) "audio" (recorded on 11/20/08)

Presented by Eric Brotherson, Online Marketing Specialist for Erie Federal Credit Union in Erie Pennsylvania. A Best Practice winner at the 2008 CUDL Symposium, this session provides a variety of techniques and strategies that credit unions can consider for marketing their auto lending program.

Portfolio Growth and Risk Management Best Practices

(duration approx. 6 min)

"audio" (recorded on 11/26/08)

Presented by Jenni Blair, Dealer Finance Sales Representative in Beaverton Oregon. A Best Practice winner at the 2008 CUDL Symposium, this session provides an overview of the various techniques and reporting strategies used to promote portfolio growth and risk management for their auto lending program.

2009: Auto Lending Trends and Credit Union Analysis

(duration approx. 12 min) "audio" (recorded on 6/25/09)

A review of current auto lending trends and credit union analysis presented by CUDL's Market Analyst, Joe James

Strategies and Best Practices in Vehicle Remarketing

(duration approx. 1 hour) "audio" (recorded on 8/12/10)

Presented by Erik Kibler from Manheim Consulting, Jon Schrock, National Sales Director, from Manheim, Mark Coleman from GE Capital, Fleet Services and Carl Rohr, VP of Lending, from Sound Credit Union. This Webinar shares the "Best Practice" strategies for auto lending success with vehicle remarketing.

Winning Strategies for Marketing the AutoSMART Website to Members

(duration approx. 35 min) "audio" (recorded on 9/28/10)

Presented by Mike Federoff, Director of Dealer Solutions, Rosie Blanc, Business Development Director and Kristi Brooks Cohea, Vice President of Marketing for TTCU. This Webinar shares some of the 'best practice' strategies for auto lending success using AutoSMART.

Winning Strategies for Recapturing Market Share in the Down-Turn

(duration approx. 16 min) "audio" (recorded on 10/08/08)

Presented by Thomas Weaver, VP of Lending for Northeast Credit Union. This webinar shares this credit union's best practice strategies for remaining competitive in the Indirect Market.

Underneath the Economic Rhetoric: Practical Information for Lending Strategies

(duration approx. 1 hour) "audio" (recorded on 11/9/09)

Presented by Thomas Weaver, VP of Lending for Northeast Credit Union. This webinar shares this credit union's best practice strategies for remaining competitive in the Indirect Market.



Optional Course Library Catalog

2010

Library Options:

The credit union may choose to add a library of courses at an additional fee per user. Payment of fees for course libraries provides each authorized credit union user with unlimited access to the selected course library for a period of one (1) year so long as the CUDC Agreements are not terminated.

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50 Course Library - \$48 per user per year

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CUDL Course Libraries

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- Bank Secrecy Act for Lenders [C19-2]
- Check 21 Act Overview [C-92]
- Consumer Installment Loan Compliance Overview [C-54]
- Counterfeiting, Forgery, and Alterations [C-38]
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- Right to Financial Privacy Act (RFPA) [C-20]
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- Servicemembers Civil Relief Act [C-127]
- Suspicious Activity Reporting [C-100]
- Truth-in-Savings Act- Regulation DD [C-7]
- Unfair or Deceptive Acts or Practices- Regulation AA [C-37]

50 Course Library

- Advertising Compliance [C-144]
- Anti-Money Laundering [C-107]
- Anti-Money Laundering for Directors and Senior Management [C-139]
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- Anti-Terrorism [C-26]
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- Bank Secrecy for Operations [C-19-3]
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- Truth-in-Savings Act- Regulation DD [C-7]
- Unfair or Deceptive Acts or Practices- Regulation AA [C-37]

Deposit Group

Check 21 Act Overview [C-92]

Course Overview

This course is designed to provide you with a basic understanding of the Check 21 Act and its implementing regulations. In addition to explaining the general requirements for substitute checks, this course will help you understand the Act's expedited recrediting procedures for consumers and financial institutions, as well as the Act's consumer awareness provisions. The duration of this course is one hour.

Course Objectives

- List the benefits and requirements of substitute checks
- Describe the Check 21 Act's expedited recrediting procedures for consumers
- Describe the Check 21 Act's consumer awareness provisions
- Achieve a passing score on the Post-Test

Electronic Fund Transfer Act—Regulation E [C-9]

Course Overview

This course provides a thorough review of the Electronic Fund Transfer Act (EFTA) and Regulation E that implements it. The duration of this course is one hour.

Course Objectives

- Describe the underlying purpose of Regulation E
- Identify the types of transactions covered under Regulation E
- Recognize consumer reporting responsibilities and liability for electronic fund transfer errors
- Recognize your financial institution's Regulation E responsibilities
- Identify and resolve "errors" reported by consumers
- Achieve a passing score on the Post-Test

Expedited Funds Availability Act—Regulation CC [C-6]

Course Overview

This course provides a thorough understanding of the concepts, terms, and requirements of the Expedited Funds Availability Act (Regulation CC) as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Recognize the underlying purpose of the Expedited Funds Availability Act
- Identify the types of accounts and methods of deposit covered under Regulation CC
- Recognize funds availability schedules for various deposit types
- Identify when, why, and for how long holds may be placed on deposited funds under Regulation CC
- Achieve a passing score on the Post-Test

National Credit Union Administration (NCUA) Insurance [C-60]

Course Overview

This course reviews the basic rules for National Credit Union Administration (NCUA) insurance coverage—the "small print" behind the phrase "Each depositor insured to \$100,000." The duration of this course is one and one-half hours.

Course Objectives

- Identify the types of products covered and not covered by NCUA insurance
- Explain insurance coverage rules for different types of accounts, including the \$250,000 coverage limit for IRAs and Keoghs
- Calculate coverage amounts in most common situations
- Respond to common member questions about NCUA insurance
- Achieve a passing score on the Post-Test

Reserve Requirements—Regulations D/Q [C-8]

Course Overview

Reserve requirements assure that adequate cash is on hand or immediately available in the financial institution to satisfy customer withdrawals. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of reserve requirements
- Identify and categorize the various types of deposit accounts
- Understand withdrawal and other restrictions placed on different deposit accounts
- Gain a general understanding of reserve requirements and interest limitations
- Achieve a passing score on the Post-Test

Truth-in-Savings Act—Regulation DD [C-7]

Course Overview

This course provides in-depth coverage of the Truth-in-Savings Act and Regulation DD disclosure and advertising requirements. The duration of this course is one hour.

Course Objectives

- Recognize the underlying purpose of the Truth-in-Savings Act
- Identify the types of deposit accounts covered under Regulation DD
- Identify the nature, content, and timing of disclosures required under Regulation DD
- Recognize advertising requirements under Regulation DD
- Achieve a passing score on the Post-Test

Lending Group

Consumer Installment Loan Compliance Overview [C-54]

Course Overview

This course provides an overview of the rules and regulations affecting the most common type of loan—consumer installment loans. The duration of this course is one hour.

Course Objectives

- Recognize the compliance laws and regulations that affect consumer installment loan transactions
- Identify the purpose of the Equal Credit Opportunity Act (ECOA) and Regulation B
- Be aware of the nine prohibited discrimination bases
- Understand the purpose of the Truth-in-Lending Act and Regulation Z
- Be familiar with Truth-in-Lending disclosures
- Identify when a financial institution can request a cosigner
- Distinguish what disclosures must be given to cosigners
- Achieve a passing score on the Post-Test

Consumer Leasing Act and Regulation M [C-27]

Course Overview

This course is designed to provide you with a thorough understanding of the concepts, terms, and requirements of the Consumer Leasing Act and Regulation M as they apply to your organization and your job function. The duration of this course is one hour.

Course Objectives

- Understand the purpose of the Consumer Leasing Act and Regulation M
- Recognize key terms used in Regulation M
- Understand the factors that apply to a lease transaction
- Understand the specific requirements for closed-end and open-end lease arrangements
- Ensure that the proper disclosures are provided to the consumer in accordance with Regulation M
- Be aware of other important provisions of the Consumer Leasing Act
- Achieve a passing score on the Post-Test

Equal Credit Opportunity Act (ECOA—Regulation B) [C-15]

Course Overview

This course is intended to provide a thorough understanding of ECOA prohibitions and requirements as they apply to the loan application, processing, evaluation, and notification process. The duration of this course is one hour.

Course Objectives

- Be aware of the prohibited bases under the ECOA and the potential for discrimination in the lending process
- Perform your role in the lending process in full compliance with the ECOA's anti-discrimination requirements
- Understand your financial institution's obligations under the ECOA
- Be particularly aware of actions that may be viewed as subtle or unintentional discrimination, and avoid them
- Achieve a passing score on the Post-Test

Equal Credit Opportunity Act Overview [C-80]

Course Overview

This course provides an overview of the Equal Credit Opportunity Act (ECOA) requirements and prohibitions as they apply to the loan application, processing, evaluation, and notification process. The duration of this course is one hour.

Course Objectives

- Recognize "prohibited bases" under the ECOA and the potential for discrimination in the lending process
- Recognize your financial institution's fair lending obligations under the ECOA
- Identify actions that may be viewed as subtle or unintentional discrimination and what you need to do to avoid them
- Achieve a passing score on the Post-Test

Fair Credit Reporting Act (FCRA) [C-17]

Course Overview

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information. The duration of this course is one hour.

Course Objectives

- Understand and abide by the rules for obtaining and using consumer credit reports
- Provide disclosures to consumers as required by the FCRA, and properly answer customer questions regarding credit reports
- To the extent your financial institution provides consumer credit information to reporting agencies, understand and abide by the FCRA requirements for providers of credit information
- Understand the rules on the use of consumer credit information for prescreening
- Achieve a passing score on the Post-Test

Fair Lending Overview [C-28]

Course Overview

This course is intended to provide you with an understanding of the basic concepts regarding Fair Lending. The duration of this course is one and one-half hours.

Course Objectives

- Appreciate the underlying purposes of the laws that comprise Fair Lending
- Understand the application of the Fair Housing Act and the discriminatory practices it prohibits
- Understand the application of the ECOA and the discriminatory practices it prohibits
- Understand all aspects of the loan application process governed by the ECOA
- Be aware of the requirements of HMDA reporting and the data your financial institution is responsible to collect
- Gain a general understanding of your financial institution's obligations under the CRA
- Understand the restrictions of requesting and using consumer credit information under the Fair Credit Reporting Act
- Gain a specific understanding of the various types of loans and the Fair Lending practices that apply to each
- Achieve a passing score on the Post-Test

Home Mortgage Disclosure Act— Regulation C [C-13]

Course Overview

This course is designed to provide a working knowledge of recordkeeping, reporting, and disclosure requirements of the Home Mortgage Disclosure Act (HMDA) by completing the objectives listed below. The duration of this course is one hour.

Course Objectives

- Understand HMDA's role as a recordkeeping and reporting statute
- Appreciate your financial institution's obligations in retaining and reporting loan information as required by HMDA, and perform your role in fulfilling that obligation
- Be able to answer customer questions regarding your financial institution's public Loan Application Register (LAR) and HMDA disclosure
- Achieve a passing score on the Post-Test

Member Business Lending [C-61]

Course Overview

This course is intended to provide you with an overview of the National Credit Union Administration's member business loan regulation, Part 723. The duration of this course is one hour.

Course Objectives

- Identify what qualifies as a member business loan
- Recognize prohibited business lending activities
- List the elements of a credit union's member business loan policy
- Describe the collateral and security requirements for member business loans
- Calculate individual loan limits
- Calculate aggregate loan limits
- Describe when and how waivers may be obtained
- Achieve a passing score on the Post-Test

Member Business Lending Documentation [C-147]

Course Overview

This course will list and describe the basic set of documents that credit unions should use when making member business loans.

Because loan documentation is affected by state law, and state law varies from state to state, so does the list of documents a credit union should use. This course, therefore, is not a comprehensive list of documents, but should instead be used as a starting point. The duration of this course is one hour.

Course Objectives

- List the forms or documentation your credit union should use when making member business loans
- Explain the function of each form
- Achieve a passing score on the Post-Test

Real Estate Settlement Procedures Act— Regulation X [C-11]

Course Overview

RESPA helps consumers become better educated shoppers for real estate-related loans and plan for costs associated with settlement. It also eliminates illegal kickbacks and referral fees, and outlines the financial institution's servicing and escrow account practices. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of the Real Estate Settlement Procedures Act
- Understand which loans are covered under RESPA
- Know the disclosure and escrow requirements under RESPA
- Be aware of RESPA's prohibition against kickbacks
- Achieve a passing score on the Post-Test

Truth-in-Lending Act—Regulation Z [C-12]

Course Overview

This module provides a thorough review of the Truth-in-Lending Act and Regulation Z that implements it. The duration of this course is one hour.

Course Objectives

- Describe the underlying purpose of the Truth-in-Lending Act
- Recognize which loans are covered under Regulation Z
- Identify certain Regulation Z definitions, such as finance charge, APR, open-end credit, and closed-end credit
- Recognize Regulation Z disclosure requirements for open-end and closed-end credit
- Achieve a passing score on the Post-Test

Unfair or Deceptive Acts or Practices—Regulation AA [C-37]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Unfair or Deceptive Acts or Practices (Regulation AA) as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Understand and properly apply key terms and phrases used in the regulation
- Recognize and explain specific consumer credit prohibitions identified in the regulation
- Recognize and explain specific cosigner prohibitions identified in the regulation
- Recognize and explain unfair late charge as identified in the regulation
- Understand and explain the consumer complaint procedure
- Achieve a passing score on the Post-Test

Financial Intelligence Group

Anti-Money Laundering [C-107]

Course Overview

This course covers basic methods and tactics used by criminals to launder money, as well as the key components of an anti-money laundering (AML) policy. The purpose of the course is to help you spot and take appropriate action in response to attempted money laundering. The goal is to help prevent your financial institution from being used to promote this sort of criminal activity. The duration of this course is one and one-half hours.

Course Objectives

- Define key money laundering terms and concepts
- Appreciate the crime of money laundering on an individual, national, and world scale
- Recognize typical methods and tactics used by money launderers
- Identify suspicious activities and take appropriate actions
- Demonstrate due diligence by knowing your customers
- Recognize your duties under your financial institution's AML policy
- Understand the information-sharing requirements of the USA PATRIOT Act
- Achieve a passing score on the Post-Test

Anti-Money Laundering for Directors and Senior Management [C-139]

Course Overview

The purpose of this course is to provide you with a basic understanding of money laundering and what a financial institution's obligations are under the law to try to prevent money laundering. The course will also briefly explore the potential for software to assist with your financial institution's anti-money laundering (AML) efforts. The duration of this course is one-half hour.

Course Objectives

- Define money laundering
- Explain your financial institution's AML obligations
- List the benefits AML software can provide
- Achieve a passing score on the Post-Test

Anti-Money Laundering for Lenders [C-107-2]

Course Overview

The purpose of this course is to teach you how to identify possible money laundering attempts and introduce methods you can use to help prevent money laundering from occurring at your financial institution. The course also covers the key components that a financial institution's anti-money laundering (AML) policy must have.

This course is designed for loan officers. Our assumption is that loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information. We assumed that loan officers do not accept payments on loan accounts. The duration of this course is one hour.

Course Objectives

- Define money laundering and discuss its effect on the economy, government, and financial institutions
- Recognize typical methods and tactics used by money launderers
- Identify anti-money laundering procedures required at account opening
- Explain behaviors and responsibilities necessary to perform on an ongoing basis for a successful AML program
- Adhere to the information-sharing requirements of the USA PATRIOT Act

Anti-Money Laundering for Operations [C-107-3]

Course Overview

The purpose of this course is to teach you how to identify possible money laundering attempts and introduce methods you can use to help prevent money laundering from occurring at your financial institution. The course also covers the key components that a financial institution's anti-money laundering (AML) policy must have.

This course is designed for an operations employee. When we use the term "operations employee," we are thinking of someone whose responsibilities involve access to a customer's account records on a wider scale than they are available to other financial institution employees. These are people who check reports on same-day transactions across different branches, ATMs, and such. Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees might not be able to detect. The Bank Secrecy Act (BSA) responsibilities that we review in this course, therefore, focus on those that are intended to detect fraud. The duration of this course is one hour.

Course Objectives

- Define money laundering and discuss its effect on the economy, government, and financial institutions
- Recognize typical methods and tactics used by money launderers
- Identify anti-money laundering procedures required at account opening
- Explain behaviors and responsibilities necessary to perform on an ongoing basis for a successful AML program
- Adhere to the information-sharing requirements of the USA PATRIOT Act
- Achieve a passing score on the Post-Test

Anti-Money Laundering—What Are PEPs? [C-143]

Course Overview

This module is intended for customer service representatives, private bankers, and commercial account managers. The module summarizes the threat of money laundering with a focus on politically exposed persons (PEPs). The risks presented by PEPs are discussed along with a recent example as a case study. The duration of this course is one-half hour.

Course Objectives

- Describe what money laundering is and how it's accomplished
- Recognize the products, transactions, and customer types that may pose higher money laundering risks
- Identify the elements of a comprehensive anti-money laundering program
- Define politically exposed persons (PEPs)
- Recognize suspicious activities involving PEP accounts
- Describe the difficulties your financial institution encounters in screening for PEPs in the customer base
- Recount the recent and ongoing civil and criminal charges levied against Riggs Bank
- Achieve a passing score on the Post-Test

Anti-Terrorism [C-26]

Course Overview

This course provides an overview of various anti-terrorism laws and regulations that apply to your financial institution. The duration of this course is one and one-half hours.

Course Objectives

- Recognize how the following laws help defend against terrorism and other illegal activities: USA PATRIOT Act, Bank Secrecy Act, Money Laundering Act, Office of Foreign Assets Control (OFAC), and Identity Theft Act
- Identify activities associated with the financing of terrorist organizations and activities
- Recognize your due diligence and recordkeeping responsibilities in the fight against terrorism and other illegal activities
- Recognize your financial institution's wartime obligations under the Servicemembers Civil Relief Act (previously known as the Soldiers' and Sailors' Civil Relief Act of 1940)
- Achieve a passing score on the Post-Test

Bank Secrecy Act [C -19]

Course Overview

The purpose of the Bank Secrecy Act (BSA) is to help combat money laundering and other illegal financial activity. This course provides a working knowledge of the BSA. It covers various currency reporting requirements. The course also reviews the importance of knowing customers, and properly verifying their identities, in order to detect and report suspicious activity. The duration of this course is one and one-half hours.

Course Objectives

- Recognize the underlying purpose and key terms of the Bank Secrecy Act
- Verify the identity of customers as required by Customer Identification Program (CIP) requirements
- Identify reportable currency transactions
- Recognize information needed to properly complete a Currency Transaction Report (CTR)
- Identify wire-transfer reporting requirements
- Identify some common money laundering schemes
- Spot suspicious transactions and take appropriate action
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Directors and Senior Management [C-134]

Course Overview

Board members and senior managers of financial institutions have ultimate responsibility in their financial institutions' efforts to comply with the Bank Secrecy Act (BSA). The enforcement agencies have emphasized this in a number of contexts—in regulations, examination handbooks, and even in settlement agreements with financial institutions found to be out of compliance with the BSA. This course will review what the regulatory agencies promote as the important BSA responsibilities of directors and senior management. The course will also give an overview of BSA requirements in general, so that senior management and board members have a general idea of the range of requirements with which their financial institutions must comply. The duration of this course is one-half hour.

Course Objectives

- Fulfill the obligations a board member or a senior management employee has under the BSA
- Evaluate your financial institution's policies for compliance with the various requirements of the BSA
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Lenders [C--19-2]

Course Overview

This course introduces loan officers to the Bank Secrecy Act (BSA), a key piece of legislation that helps the U.S. combat money laundering and other illegal financial activity. This course also discusses what types of identification requirements and transaction reporting are necessary to help deter money laundering at your financial institution. This course takes the position that loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information. We assumed that loan officers do not accept payments on loan accounts. The duration of this course is one hour.

Course Objectives

- Describe what the Bank Secrecy Act is and how it helps fight money laundering
- Recognize the importance of good Know Your Customer and Customer Identification Programs, and know how to adhere to these programs when working with a customer
- Be aware of the reporting and recordkeeping regulations for the Suspicious Activity Report (SAR).
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Operations [C-19-3]

Course Overview

This course introduces an operations employee to the Bank Secrecy Act (BSA), a key piece of legislation that helps the U.S. combat money laundering and other illegal financial activity. This course defines the role of “operations employee” as someone whose responsibilities involve access to a customer’s account records on a wider scale than the access granted to other financial institution employees. These are people who check reports on same-day transactions across different branches, ATMs, and such. Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees might not be able to detect. The duration of this course is one hour.

Course Objectives

- Describe what the Bank Secrecy Act is and how it helps fight money laundering
- Be aware of the reporting and recordkeeping regulations for the Currency Transaction Report (CTR), Suspicious Activity Report (SAR), wire transfers, and the \$3,000 rule
- Apply the information from this course in relevant scenarios
- Achieve a passing score on the Post-Test

Counterfeiting, Forgery, and Alterations [C-38]

Course Overview

This course will teach you about three types of crime to which financial institutions are sometimes subject. Counterfeiting is illegally creating documents, such as currency or checks. Forgery is illegally duplicating handwriting, usually someone’s signature. Alterations are illegal changes to what would otherwise be authentic documents. The ability to quickly recognize counterfeiting, forgery, and alterations is extremely valuable to your financial institution because the sooner it is recognized, the greater the possibility of catching the perpetrator and recovering any losses suffered. The duration of this course is one-half hour.

Course Objectives

- Recognize and respond properly to counterfeit currency, checks, and identification documents
- Recognize and respond properly to forgery
- Recognize and respond properly to alterations of documents
- Achieve a passing score on the Post-Test

Currency Transaction Reporting [C-83]

Course Overview

The primary purpose of the Bank Secrecy Act (BSA) is to prevent and detect money laundering activity through financial institutions and certain other businesses in the United States. According to the Financial Crimes Enforcement Network (FinCEN), money laundering is defined as “disguising financial assets so they can be used without detection of the illegal activity that produced them.” This course focuses on the currency transaction reporting requirements of the BSA. The duration of this course is one hour.

Course Objectives

- Identify large currency transactions that must be reported
- Properly complete Currency Transaction Report (CTR) forms
- Achieve a passing score on the Post-Test

Customer Identification Program (CIP) [C-55]

Course Overview

This course reviews the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It explains the relationship between a CIP and the financial institution’s anti-money laundering program. In addition, it provides guidance on how to verify the identity of customers and how to respond to identity verification problems. The duration of this course is one hour.

Course Objectives

- Recognize the importance of your financial institution’s CIP policy and its impact on your financial institution and its customers
- Identify CIP requirements and when they apply
- Verify customer identity consistent with your financial institution’s CIP policy
- Respond to customers and handle identity verification problems
- Achieve a passing score on the Post-Test

Frauds and Scams [C-39]

Course Overview

This course will describe a number of frauds and scams that lawbreakers sometimes attempt against financial institutions and their customers. This course will also describe actions you can take to prevent or mitigate the consequences of these frauds and scams. The duration of this course is one-half hour.

Course Objectives

- Recognize a variety of frauds and scams
- Take action to prevent them
- Lessen the consequences of frauds and scams that do occur
- Achieve a passing score on the Post-Test

GLB Privacy (Opt Out) [C-1]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Gramm-Leach-Bliley (GLB) privacy rules as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Appreciate the driving forces behind the privacy regulation
- Understand and apply key privacy terms and concepts
- Understand your financial institution's obligations under the privacy regulations
- Perform your job functions in a manner consistent with the privacy requirements
- Properly distribute your financial institution's privacy and opt-out notices in the course of customer interaction
- Accurately address customer questions and issues regarding privacy
- Achieve a passing score on the Post-Test

GLB Privacy (No Opt Out) [C-2]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Gramm-Leach-Bliley (GLB) privacy rules as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Appreciate the driving forces behind the privacy regulation
- Understand and apply key privacy terms and concepts
- Understand your financial institution's obligations under the privacy regulations
- Perform your job functions in a manner consistent with the privacy requirements
- Properly distribute your financial institution's privacy notice in the course of customer interaction
- Accurately address customer questions and issues regarding privacy
- Achieve a passing score on the Post-Test

Office of Foreign Assets Control (OFAC) [C-23]

Course Overview

This course is designed to provide a working knowledge of OFAC by completing the objectives listed below. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of OFAC requirements
- Understand your financial institution's procedures for verifying transactions against OFAC lists
- Be aware of specific actions that may be taken under OFAC Account Block and Rejected Item
- Achieve a passing score on the Post-Test

Pretext Calling and Identity Theft [C-22]

Course Overview

This course introduces financial institution employees to the security threats posed by pretext calling and identity theft. It describes the methods used by pretext callers and identity thieves, and it provides tips on how to spot and avoid these types of fraud. The duration of this course is one hour.

Course Objectives

- Spot the telltale signs of pretext calling and identity theft
- Identify common methods used by pretext callers and identity thieves
- Respond appropriately to attempts at pretext calling or identity theft
- Recognize the importance of preventing these types of fraud
- Achieve a passing score on the Post-Test

Right to Financial Privacy Act (RFPA) [C-20]

Course Overview

The Right to Financial Privacy Act ensures that financial institution customers' financial activities have a reasonable amount of privacy from federal government scrutiny. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of the Right to Financial Privacy Act
- Be aware of both the government's and your financial institution's responsibilities under the RFPA
- Understand what constitutes proper authorization for the release of financial information to federal authorities
- Achieve a passing score on the Post-Test

Robberies [C-40]

Course Overview

As financial institutions are sometimes victims of robberies, it is the responsibility of every employee to help deter and prevent these crimes. This course will provide you with basic methods used by financial institutions to avoid and react to robberies. The duration of this course is one hour.

Course Objectives

- Act calmly and appropriately in the event of a robbery
- Respond and act in ways that prevent a robbery from getting out of control
- Identify your role once your financial institution has been robbed
- Recognize the common methods used to avoid a robbery
- Take the necessary steps in avoiding a robbery
- Follow proper opening and closing procedures
- Achieve a passing score on the Post-Test

Security of Customer Information [C-36]

Course Overview

This course provides you with a thorough understanding of Information Security guidelines and how they impact your financial institution's Information Security program. The duration of this course is three-quarters of an hour.

Course Objectives

- Recognize and understand the objectives of an Information Security program
- Understand how an Information Security program is developed and implemented
- Recognize Information Security risks
- Identify the measures that manage and control Information Security risk
- Perform your job function in a manner consistent with general Information Security guidelines and your financial institution's Information Security program
- Understand the requirements for testing and making adjustments to an Information Security program
- Be aware of requirements regarding the oversight of service providers
- Establish policies for adequately responding to unauthorized access to customer information
- Achieve a passing score on the Post-Test

Suspicious Activity Reporting [C -100]

Course Overview

The primary purpose of the Bank Secrecy Act (BSA) and related laws is to help detect and prevent money laundering activity through financial institutions and certain other businesses in the United States. According to the Financial Crimes Enforcement Network (FinCEN), money laundering is “disguising financial assets so they can be used without detection of the illegal activity that produced them.” This module focuses on the suspicious activity reporting requirements. The duration of this course is one hour.

Course Objectives

- Identify characteristics of reportable suspicious transactions and activities
- Know what to do if you detect suspicious activity
- Recognize your suspicious activity reporting responsibilities
- Achieve a passing score on the Post-Test

Operational Group

Advertising Compliance [C-144]

Course Overview

Financial institutions are subject to an array of laws and regulations that affect their advertising. This course will give you an overview of federal law. The duration of this course is one hour.

- Regulation Z (Truth in Lending)
- Regulation DD (Truth in Savings)
- Advertising rules associated with deposit insurance
- Miscellaneous rules from the federal agencies
- The CAN-SPAM Act of 2003

Course Objectives

- Make a check list of advertising requirements and restrictions against which to check your financial institution’s advertising
- Evaluate your financial institution’s level of compliance with advertising rules
- Achieve a passing score on the Post-Test

Credit Unions: Then and Now [C-79]

Course Overview

The purpose of this course is to give the student some historical background on credit unions to enhance the student’s understanding of the differences between credit unions and other types of financial institutions.

Course Objectives

- Identify the key events in the history of credit unions
- Apply the history of credit unions toward your understanding of the current differences between credit unions and other types of financial institutions
- Achieve a passing score on the Post-Test

Elder Financial Abuse [C-77]

Course Overview

This course focuses on an issue known as “elder financial abuse”—one that many financial institutions are now facing due to increasing industry concern and, in some cases, state legislation.

Although there is no fixed definition, elder financial abuse generally means taking advantage of a person’s elderly status in order to gain access to that person’s money by deceit, duress or some other improper means. Men and women are equally vulnerable.

Financial institution employees are in what might be the best “outsider” position to detect elder financial abuse. When warranted, reporting suspected elder financial abuse can help protect your senior customers against future financial difficulties and a great deal of emotional pain and suffering. The duration of this course is one hour.

Course Objectives

- Spot warning signs of elder financial abuse
- Follow the appropriate procedures if you detect a sign of elder financial abuse
- Discuss the basic impact of federal and state privacy rules, suspicious activity reporting requirements, and consumer education in the area of elder financial abuse
- Achieve a passing score on the Post-Test

Ethics for Credit Union Personnel [C -56]

Course Overview

This course introduces the standards of conduct that should guide employees of financial institutions. The course introduces some of the legal foundations for ethical conduct. However, the course also shows how ethics goes beyond minimum legal and regulatory compliance. Finally, the course reviews areas of concern that are commonly included in financial institutions' codes of conduct. Strategies are provided for minimizing work-related ethical conflicts and dilemmas. The duration of this course is one hour.

Course Objectives

- Recognize why ethical conduct is important to financial institutions
- Define what ethics is and how it relates to legal and regulatory systems
- Identify core standards such as integrity, honesty, reciprocity, responsibility, fairness, and so forth
- Identify concerns commonly included in financial institutions' codes of conduct
- Distinguish between ethical and unethical behavior in financial institutions
- Achieve a passing score on the Post-Test

Fair Debt Collection Practices Act (FDCPA) [C-10]

Course Overview

This course is designed to provide you with a thorough understanding of the concepts, terms, and requirements of the Fair Debt Collection Practices Act as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Understand the purpose of the FDCPA
- Understand and apply key terms used in the FDCPA
- Be aware of the type of communication that is allowed when collecting a debt or attempting to locate a consumer
- Identify and explain activities that are restricted in the process of collecting a debt
- Ensure that none of the specifically prohibited representations are violated
- Explain your affirmative duties regarding disputed debts
- Understand the penalties under the Act
- Achieve a passing score on the Post-Test

Introduction to Compliance for Tellers [C-88]

Course Overview

This course explains the compliance responsibilities of tellers. It describes the primary laws and regulations that they must consider when doing their job day to day. When tellers perform these responsibilities well, financial institutions will be in compliance with these rules. The duration of this course is approximately one hour.

Course Objectives

- Identify key Bank Secrecy Act responsibilities
- Describe general funds availability requirements under Regulation CC
- Identify when and why funds availability may be delayed, and for how long, under Regulation CC
- Respond to customer reports of transaction disputes and billing errors under Regulations E and Z
- Respond to customer deposit account inquiries and information requests under Regulation DD
- Explain Regulation D transaction limitations and account eligibility requirements
- Recognize customer privacy rights
- Handle requests for the financial institution's Community Reinvestment Act (CRA) public file
- Achieve a passing score on the Post-Test

Providing Service to Customers With Disabilities [C-50]

Course Overview

The Americans With Disabilities Act (ADA) extends specific rights to individuals with disabilities. This course provides an awareness of the steps taken to make services accessible to individuals with disabilities and the appropriate ways to assist them. The duration of this course is one hour.

Course Objectives

- Be aware of those conditions considered disabilities under the ADA
- Appreciate the significant proportion of people with disabilities in the overall population
- Recognize the physical or mental impairment that a customer may have
- Understand the importance of reasonable accommodations that make services accessible to individuals with disabilities
- Properly assist and interact with customers who have disabilities or impairments
- Achieve a passing score on the Post-Test

Servicemembers Civil Relief Act [C-127]

Course Overview

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The “six percent interest rate rule” and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. The duration of this course is one hour.

Course Objectives

- Describe who is eligible for protection under the SCRA
- Explain the six percent interest rate rule
- Recognize situations affecting your financial institution where a servicemember is entitled to SCRA protection
- Alert a servicemember or his or her dependents to other protections that might be available under the SCRA
- Achieve a passing score on the Post-Test

Soft-Skill (Non-Compliance) Courses Certificate Programs

Change Management [C-151]

Change Management is a two-part series designed to help organizations manage change in an efficient and effective manner while helping employees prepare and cope with planned changes. The duration of this course is two and one-half hours with modules including:

- Change Management—Coping With Change
- Change Management—Managing Change

Customer Profitability Analysis [C-153]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions.

An area of increasing interest is the role strategic financial managers can play in building customer profitability. While organizations recognize that exceeding customer expectations is necessary, exceeding those expectations profitably is necessary for long-term viability. The duration of this course is nine hours with modules including:

- What is Customer Profitability Analysis?
- Customer Profitability Analysis in Action

Leadership for the Future [C-149]

Leadership for the Future is a five-part e-learning program designed to help you develop the skills and attitudes you need to take an efficient and effective leadership role in your organization. The duration of this course is two and one-half hours with modules including:

- Introduction to Leadership
- Personal Leadership
- The Vision of Leadership
- Leading Your Resources
- Empowering Your People

Management and Supervisory Modules [C-156]

Improve your management skills through the courses offered in this program. Learn about effective written and verbal communication, presentation skills, management and leadership, problem-solving and decision-making techniques, and proven project management methods. The duration of this course is six hours with modules including:

- Basic Telephone Techniques
- Business Reports and Proposals
- Business Writing I: Preparation
- Business Writing II: Organization
- Interpersonal Communications
- Writing Letters, Memos, and Emails

New Business Development: Cold Calling [C-165]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions. New business development is critical for the ongoing success of any business. Contacting prospective new customers (“prospects”) on the phone is one of the most powerful ways to maintain this new business stream. New business development in the form of “cold calling” prospects is a unique form of telephone sales, requiring an approach and a skill set that are different than typical “selling” skills. This program examines these areas of difference and guides learners through the creation of a roadmap to successful new customer generation. The duration of this course is two hours with modules including:

- Understanding the Cold Call
- Preparation for a Cold Call
- Conducting the Cold Call

Problem Solving and Decision Making [C-150]

Learn about management and leadership, problem-solving and decision-making techniques. The duration of this course is two and one-half hours with modules including:

- Quality in the Workplace
- Solving Workplace Problems
- The Five Steps of Problem Solving
- Understanding the Work Process

Sales Is Just Great Service! [C-154]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions.

With an increase in the number of financial institutions competing to meet the financial needs of customers, it is more difficult to retain customer loyalty. As such, financial institutions have identified a need to develop a sales culture in order to survive and prosper. This program offers strategies for promoting success by expanding existing relationships with financial institution customers. The duration of this course is three hours with modules including:

- Expanding Customer Services
- We Have What They Need
- A Minute Can Matter
- Focus on Customer Needs
- Meeting Customer Needs With Teamwork
- Exceeding Customer Expectations



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