

## Certification Program Overview

With the unprecedented pace of new requirements and changes to existing regulations, regulatory compliance has become a “hot button” for bank examiners. Added to this are the additional pressures regulators are placing on financial institutions and their compliance officers to demonstrate that they are receiving ongoing regulatory compliance training and are highly proficient in the area.

The *Sheshunoff Regulatory Compliance Certification Program* is intended to assist you in both of these areas. The program provides ongoing compliance training and helps you demonstrate to your examiners the attainment of a high level of proficiency. Through a structured, self-paced study program, sponsored by an independent third party, compliance personnel in your institution can become certified by Sheshunoff Information Services as Sheshunoff Certified Compliance Officers. In the process, these individuals will receive the training necessary to keep current in the present regulatory environment.

This program consists of five separate self-paced study modules. Once an individual has completed each module and successfully passed the final test for each module, he or she becomes a Sheshunoff Certified Compliance Officer. On successful completion of all the course requirements, the individual will receive a certificate.

The five study modules that make up the certification program may be completed in any order. The modules include:

- Lending Requirements: Truth in Lending; Servicemembers Civil Relief Act; Real Estate Settlement Procedures Act; Flood Disaster Protection Act and National Flood Insurance Act; Regulation U; Consumer Leasing Act; Regulation AA; Fair Debt Collection Practices Act; Homeowners Protection Act; Equal Credit Opportunity Act; Fair Credit Reporting Act and FACT Act; Fair Housing Rules; Loans to Executive Officers, Directors, and Principal Shareholders
- Requirements of the Community Reinvestment Act and the Home Mortgage Disclosure Act
- Deposit Disclosure and Interest Rate Requirements: Expedited Funds Availability and Check 21 Act; Prohibition Against the Payment of Interest on Demand Deposits and Reserve Requirements; Truth-in-Savings Act; Electronic Fund Transfer Act
- BSA and Anti-Money Laundering: Bank Secrecy Act; USA PATRIOT Act
- Other Laws and Regulations: Privacy; Americans with Disabilities Act; Sales of Nondeposit Products; Consumer Protections for Depository Institution Sale of Insurance; Regulation W

Our certification program is independent and objective: We are not associated with any trade association program.