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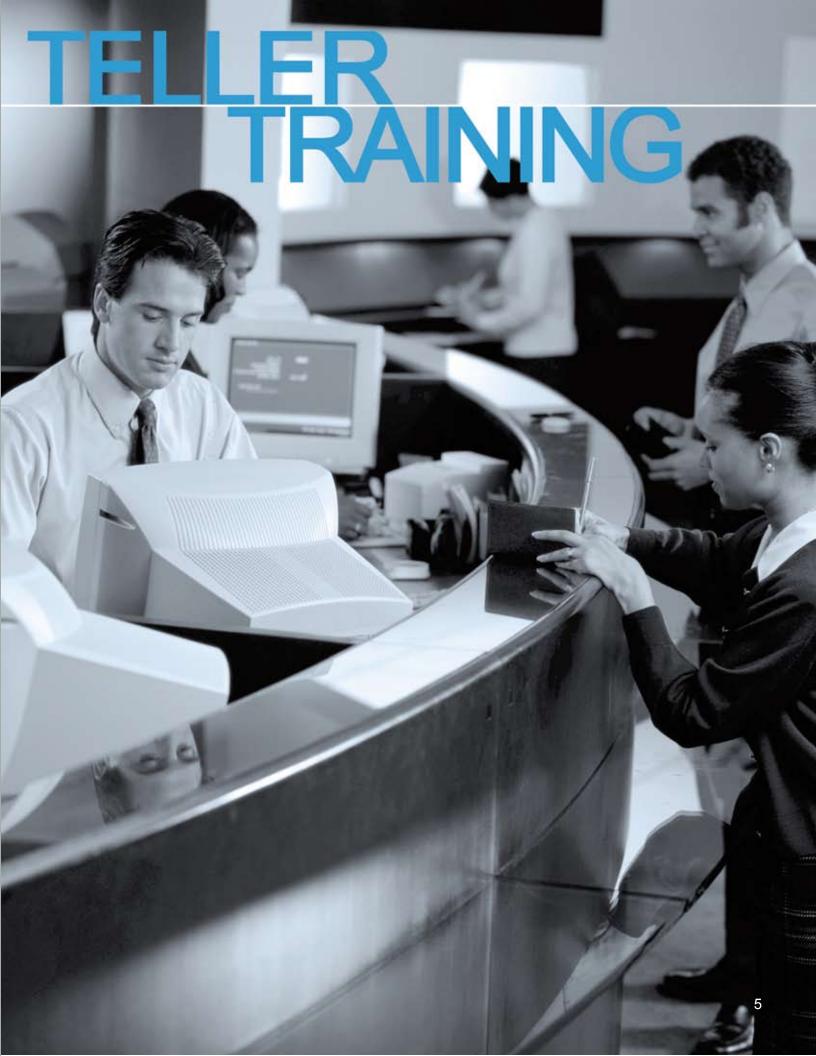
Program available on VHS tape.



Program available on DVD disc.



Program available on Online Streaming Video.



Understanding Personal & Business Banking Products







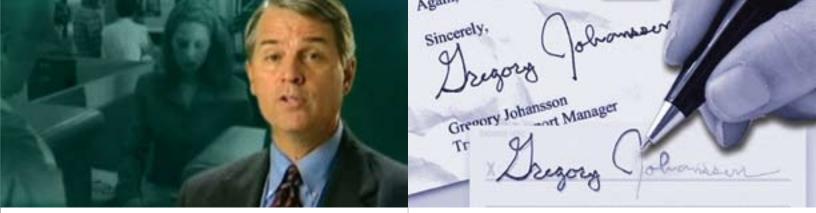
Today's Personal Banker must know more than ever before—products, services, legal and compliance issues, documents and disclosures. They must also know how to spot fraud, how to verify identity, how to cross-sell, up-sell and so much more. As a result of this course, employees will:

- Learn 9 key responsibilities of the Personal Banker
- Understand key confidentiality guidelines
- Learn an easy-to-use 6-point system for classifying bank products
- Know FDIC insurance guidelines
- Understand products & services available to retail customers
- Learn about products & services available to business banking customers

Part of our popular Personal Banking Essentials series, this program provides the basic

Running Time31 minutes





Fraud: All the Basics







RB-122

Check fraud increases 25% each year. Empower employees with knowledge including:

- Check kiting & check washing
- Common check fraud schemes like Charity Scam & others
- Reg CC
- How to read the MICR line
- Check-clearing & float
- Federal Reserve Bank Districts
- How to detect bogus checks
- How to recognize government checks & travelers checks
- Security features on checks
- How to evaluate & examine ID

Part of our excellent Security Series, this program will prepare employees to recognize the various types of fraud that banks sometimes fall victim to.

Audience..... All departments and employees

Unmasking the Forger





DL-101

Did you know that financial institutions lose almost a billion dollars a year due to forged checks?

Stop fraud and forgery losses with this exceptional video training course. Created by well-known document examiner Robert A. Massie, who served as an expert witness in State and Federal courts, this outstanding program covers:

- How color copiers & trick photography are used to create bogus I.D.s
- How to identify a genuine signature
- What methods are used for forging a signature
- How to spot a forgery—in less than 5 seconds—by using a unique 4-point evaluation process

As we address new forms of white collar crime like identity theft and others, it's imperative that your employees be prepared. This is a must-have program for your training library.

Audience.....All employees who handle checks

Rip-Offs: Preventing Cash-Based Scams

[VHS] 6

RB-124

It's a fact: with crucial training, your employees can help protect your customers from becoming victims of criminal con artists. By watching re-enactments or the most commonly perpetuated scams, employees learn how to recognize cash-based rip-offs, including:

Pigeon drop play

Every hour of every day,

more than \$6 million

dollars is lost to fraud

in the USA alone. And

yet, fraud is the most

country. >>

underreported crime in the

- Sweepstakes scams
- Home repair schemes
- Bank examiner scam
- Nigerian or advance fee scam
- Night deposit scam
- ATM scams

Help protect your customers and your employees. US Marshall Dennis Marlock shows who is victimized—which employees, which customers—and why. The Bank Protection Act requires yearly security training for all employees, even part-time employees. With this training and information, you can help stop a customer, an employee and your institution from becoming victims.



America's Most Wanted Drug Criminals



EC-129

This is an excellent re-enactment of a real money-laundering scheme. The program shows how vigilant bank employees help uncover a scam by following the Bank Secrecy Act (BSA) guidelines.

The dramatization emphasizes the key role tellers play in uncovering these schemes. They are the bank's first line of defense. This re-mastered program has excellent support material that provides "must know" detail on BSA. And, for your convenience, a test on BSA—the information in the support material—is also included.



Your frontline staff is the first line of defense against money laundering. By following BSA guidelines, they can help stop criminal scams.

Bank Secrecy Act Today







EC-136

This comprehensive, 2-part program is for frontline pers handles cash.

Part 1: How Well Do You Really Know Your Customers? Depicts a "news story" that follows a money-laundering scheme that was busted by vigilant bank employees.

Part 2: How to Complete FinCEN Form 104 Alerts employees to changes in the form and potential pitfalls that could result in non-

compliance penalties. It also covers:

- A line-by-line demo of how to properly complete Form 104
- "Know Your Customer" rules
- Civil & criminal penalties
- Customer relations issues like: Do you tell the customer you are filing a CTR?
- How to spot suspicious activities & transactions
- An overview of BSA rules & regs
- Quiz to test knowledge

Bonus Content

Support material for this program includes a checklist for management to help you ensure that your bank is in compliance.

Audience.....Frontline, operations p

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Confidentiality: Information Protection







RB-123

This program offers basic, need-to-know information, providing ongoing reinforcement and refresher training for years to come. Great real-life role plays and scenes of the many ways people's identities are stolen today, including a compelling story of a couple who lost everything due to identity theft.

Avoid compliance penalties due to lack of knowledge, negligence, and more. Featuring timely and important topics, this program was designed to get employees up to speed ASAP.

Audience..... All employees

Protecting information is essential. This content-rich program covers:

- CIP & Patriot Act
- Violations & penalties
- Safeguarding bank information
- Protecting customer information
- Social engineering, breeder docs
- Ploys to gain access to data
- Fraudulent reference checks
- Scams using ID & credit of recently deceased persons
- Effects of ID theft on the bank and its customers
- Examining ID—What to look for
- Your role in preventing ID theft

Preventing New Account Fraud: Customer Identification & Verification

THSD O





PB-103

All employees are required to make "... every reasonable effort" to ensure the identity of persons requesting account status at your bank. As a result of this program, employees will:

- Understand their role in preventing fraud when opening accounts
- Recognize common types of new account fraud
- Know how to verify ID & documentation required to open an account
- Recognize behavioral & processing "red flags" when opening accounts
- Understand compliance laws related to preventing fraud

As part of our Personal Banking Essentials Series, this program will give your employees a basic understanding of fraud prevention. Common types of fraud covered include identity theft, cash back scam, paper hanging scam and phony claim scam. It also covers the Identity Theft and Assumption Deference Act of 1998 and the USA Patriot Act of 2001. This program would benefit all employees, but at a minimum, it's a must-see program for every person who opens accounts.



Regulations are important to all of us. They protect our money and protect our financial rights.



Overview of Key Deposit Regs







FC-130R

Every customer contact employee—tellers, personal bankers, customer service reps—plus operations and other key employees need a basic understanding of these regulations

Featuring the most current regulations, this course will help your employees understand what each of these deposit regs mean to the bank, your customers and to their jobs. As a result of this program, your employees will know the basics of 6 key deposit regulations. This program covers:

- BSA: Bank Secrecy Act
- Reg CC: Expedited Funds Availability
- Reg DD: Truth in Savings
- Reg E: Electronic Fund Transfers
- Reg D: Eligibility of NOW Accounts
- Reg Q: Interest on Deposits

Employees learn why each reg was created—its purpose and how it affects your institution and customers. Comprehensive support material and a quiz are included.

Dress for Success: Your Personal Business Style





PR-111

Whether you've been on the job for years or are new to the workplace, you'll learn the wardrobe essentials that reinforce your image as a capable, polished professional. 🧡

Fashions go in and out of style, but Dress for Success, our first-ever animated program, was designed to be timeless. The animated format allows us to present simple illustrations without showing specific trends or styles. Because Dress for Success will never go out of style, this may be the last wardrobe program you ever have to buy.

Dress for Success demonstrates how both men and women can put together complete and classic wardrobes using just 5 or 6 moderatelypriced pieces of clothing they can mix and match.

Talking to employees about their wardrobes can be uncomfortable. However, dressing appropriately doesn't have to be difficult.

Customers prefer to give their money to someone who looks trustworthy. Let us show your employees how to look the part.

Audience......All employees (especially new hires)

How to Identify Suspicious **Activities & Transactions**







EC-126R

This money-laundering Bank Secrecy Act video course uses extensive role plays to show employees:

- How to recognize suspicious transactions & activities
- How to apply the "Know Your Customer" rules so that suspicious activities are not overlooked or customers are not reported in error
- What to do when a suspicious transaction is identified
- Instances in which both a CTR & SAR must be filed

Employees also learn common money-laundering tactics like layering, placement and structuring, as well as illegal use of wire transfers. This course was updated in 2005 to reflect the most current BSA rules regarding suspicious activities and transactions.



It's important for you to recognize suspicious activity at the start of the laundering process. The best way to do that is to know your customers. ""

Banker Style: Dress Like a Professional without Breaking the Bank





PR-108

As you know, it is very uncomfortable to talk to employees about their attire, hygiene and other sensitive personal topics that impact the workplace. So let this exceptional video resource do it for you!

Has "business casual" become less "business" and more "casual?" Employees learn what is appropriate "business casual" as well as how to build a basic business wardrobe. Banker Style covers:

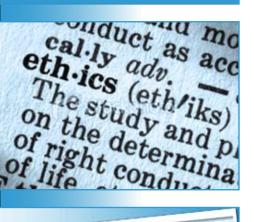
- Building a basic, cost-effective business wardrobe
- Business casual
- Facial hair—beards & mustaches
- Hair styles & colors
- Hygiene & grooming
- Skirt lengths
- Footwear

Banker Style shows your employees—veterans, new hires, even prospective employees—how to dress appropriately and project a professional image on the job for a minimal investment.

Audience..... All employees (especially new hires)













What is Check Kiting?



TT-105R

This program shows what check kiting is, how kites operate and outlines prevention and detection techniques.

Audience..........All frontline staff Running Time9 minutes

A Matter of Integrity: An Ethics Program for Bankers



BAT FS-104

This very special video training program helps you deal with the delicate subject of employee theft.

Unlike other programs, Integrity takes a positive approach to help you remind employees of the special trust placed in them by the institution and its customers.

Role plays depict pressures that can lead good people astray—and the consequences.

Audience...... All Employees Running Time 10 minutes

Understanding the Check-Clearing Process



TT-107

Details how checks move through the payment system; how check processing affects the institution and its customers; key "checkpoints." Includes Reg CC return item and endorsement rules.

Audience......All new employees, operations personnel Running Time14 minutes

Exploring the Basics of Banking



BAI ES-103

This video program presents the world of retail banking. Five separate segments cover:

- The World of Banking
- A Loyal Customer
- The Departments in a Bank
- Paths to Profit
- Satisfying Customer Needs

While each video segment runs from 3-7 minutes, it takes about 4 hours to complete the workbook activities, readings and exercises in this package.

Audience....All Employees, new hires Running Time 25 minutes

Cash-Handling Basics



TT-110

By knowing and following proper cash-handling procedures, your employees will keep an accurate record of each day's funds. Balancing errors will be reduced plus customers will be served more efficiently and more accurately. Employees learn:

- How to organize a cash drawer
- Cash drawer security measures
- How to count currency using 2 common counting methods

Excellent support material plus a test accompany this program.

Audience..... All cash-handling staff Running Time 10 minutes



Negotiable Instruments & Endorsements



TT-103A/B

This 2-part program is designed for tellers and other frontline personnel. It covers:

Part 1: Negotiable Instruments

Employees learn that a negotiable instrument: must be in writing and signed by the maker/drawer; contains an unconditional promise to pay a fixed sum of money; is payable on demand or at a fixed future date; and is payable to a specific person/bearer.

Part 2: Endorsements

Employees learn the 5 types of endorsements: blank/double blank; restrictive; special; conditional and qualified.

For more in-depth information on these topics, try the Modern Teller Training 5 workbook-based program, Making the Check-Cashing Decision—Course 4 and Additional Bank Products, Services & Transactions—Course 5.



Money Facts & Features



TT-111R

Millions of dollars in counterfeit currency are passed every year. To protect your bank from fraud, it is essential that all cash-handling employees know the features of U.S. currency.

This program includes examples of the most recently updated and re-designed bills. Plus the video shows employees:

- How to detect counterfeit bills
- What to do and say when a counterfeit bill is detected

Basic Banking Etiquette





The competition for new customers is tougher than ever—not to mention the cost of replacing lost business. So don't lose the customers you do have because of employees who lack basic business etiquette skills.

This excellent, role-play-packed program focuses on the specific actions—behaviors that used to be referred to as "common courtesies." It covers all the fundamentals:

- The basics—including how to make eye contact, use a request-to-serve phrase, ask for identification & much more
- How to politely leave a customer—both in the teller & customer service areas
- Public contact courtesies—no food or gum in public areas
- Handling the handshake—how & when
- Introductions

Designed for all employees but especially for customer contact personnel, role plays show employees exactly what to do and say to make your customers feel welcome in your institution.

Employees also gain the confidence to be comfortable and in control in everyday business interactions. This is a must-see program and a must-have for your training library.

Audience...... All customer contact personnel

More Basic Banking Etiquette







PR-110

PR-109

Like its companion program, Basic Banking Etiquette (above), this role- play-packed program shows employees exactly what to do and say to make your customers feel important and welcome in your institution. This outstanding course covers both customer & co-worker etiquette:

- Handling interruptions—both by phone & by coworkers
- Handling the gracious greeting
- New rules for the gender neutral workplace
- In-house etiquette—use of office equipment like copiers, computers, fax & employee common areas
- Personal business on bank time—let the video handle this sensitive topic for you!

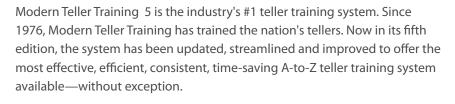
Role plays give employees the confidence to be comfortable and in control in everyday business activities—so it is a win-win situation for everyone: You, your bank, your employees and your customers. Like Basic Banking Etiquette, this is a must-see program and a must-have for your training library.











Modern Teller Training 5 Benefits:

- Consistent Training. Tellers acquire a consistent base of knowledge.
- Structured. Tellers build a knowledge base in a step-by-step process; each skill builds on the next.
- **Effective.** Uses the latest instructional design techniques to ensure your tellers understand and retain crucial content.
- Improves On-the-Job Training. To ensure all topics are covered consistently, trainers have an outline to follow during OJT sessions.
- Increases Retention. Self-tests, interactive exercises, quizzes and a final exam reinforce course content and allow you to track progress.
- **Customizable.** Easily integrates your institution's specific policies and procedures into the training.
- **Comprehensive.** Nearly three hours of high-quality, interactive role-play video training along with 800+ pages of workbook content ensure your tellers know what to do, how to do it, what to say and how to say it.
- NEW: Easier to Navigate Structure and Design. Workbooks have been redesigned and restructured to provide easier navigation and improved retention. The result: Faster and more effective training.
- NEW: Compliance Focus. Workbooks contain an overview of compliance regulations related to course topics.
- NEW: Fast Track Option. Use the Fast Track training schedule in this guide to provide refresher training for experienced tellers.
- From the Classroom to the Banking Floor. After completing MTT5, your tellers will be prepared to handle their job responsibilities accurately, effectively and professionally.

>> TECHNICAL & OPERATIONAL SKILLS

- How to handle cash
- How to balance out at the end of the day
- How to verify identification

>> KEY REGULATIONS

- Check 21
- Reg CC
- Bank Secrecy Act
- Reg E
- USA Patriot Act

MODERN TELLER TRAINING

IRAINING

Tellers play a crucial role within every financial institution. Statistics show that your customers will interact with tellers more than other bank employees—and customers develop their opinions of your bank through those interactions. As a result, tellers need to know the technical and operational skills associated with conducting transactions. In addition, tellers must know key customer service and cross-selling skills to serve as good-will ambassadors for your bank.

MTT5 serves as an all-in-one, step-by-step learning system to acquire the knowledge, know-how and confidence needed to be a professional teller. With MTT5, your tellers will learn:

- Basics of deposit regulations that affect teller transactions like BSA, Reg CC and more
- New high-tech methods of banking including on-line banking, debit cards and more
- 10 high-production-value videos or DVDs with dozens of realistic role plays that involve employees
- 10 updated, enhanced & improved workbooks for tellers—800+ pages of must-know job information
- 5-6 exercises per unit including self-tests; video role plays that require tellers to review, make decisions and provide comments; role plays also demonstrate what to say and how to say it
- On-the-job assignments that allow you to customize the training to your institution's specific policies and procedures
- 10 Quizzes—1 guiz at the end of each unit—with answer keys in the Administrator's Guide
- New and improved Administrator's Guide includes a "how-to" section to tailor the training to either a workshop or self-study system
- Ensure consistent, standardized teller training
- Bring new tellers up-to-speed quickly
- Customize the series with your bank's policies, products & procedures
- Ensure consistent O-J-T by providing worksheets for each "trainer" with a list of what to cover during O-J-T sessions
- Minimize the time & training demands on you as well as other supervisory & administrative personnel
- Know what to do & when to do it by following a step-by-step lesson plan for each unit
- Pick from 5 training formats—or design your own
- Ensure that veteran tellers are "current." For example, they can benefit from recurring training that includes the following units...

>> SECURITY

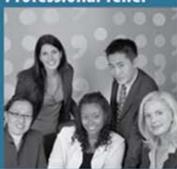
- How to detect counterfeits
- How to identify forgery
- How to identify common frauds
- What to do when fraud is suspected

>> CUSTOMER SERVICE

- How to handle challenging customer situations
- How to recommend additional bank services
- How to refer customers to others in the bank
- How to identify customers' needs



Your Role as a Professional Teller



MODERN TELLER TRAINING

Handling Cash

MODERN TELLER TRAINING

Checking & Savings Transactions Checking & Savings Transactions

MODERN TELLER TRAINING

Course Overview

In this course, tellers learn about their role in the bank. They also become familiar with the day-to-day activities that they perform.

Learning Objectives

To understand the role tellers play as it relates to the bank, its customers and coworkers. After completing this course, tellers will:

- Know the day-to-day responsibilities of a teller.
- Understand the importance of customers to the bank.
- Understand essential customer relations responsibilities.
- Know the key departments that comprise a bank and how the employees in those departments work together with tellers.
- Understand the role the supervisor plays in helping tellers become a member of the bank's team as well as helping them on a day-to-day basis.
- Recognize the different types of electronic services offered by banks.
- Know the importance of regulations that affect customers, tellers and the bank.

Course Overview

COURSE

In this course, tellers learn how to obtain and arrange their opening cash supply, how to package currency and coins, how to handle bait money as well as what to do with mutilated currency. They also learn how to count money using two universal counting systems.

Learning Objectives

To accurately and efficiently handle both the customers' and the bank's money. After completing this course, your tellers will know how to:

- Obtain and arrange a teller drawer each working day.
- Maintain a teller drawer within prescribed limits.
- Correctly package currency, roll coins as well as handle mutilated and bait money.
- Count currency using the denomination or ones system, as appropriate.
- Accept and disburse money.
- Transfer money.
- Identify and balance debit and credit items at the teller window.
- Know the importance of regulations that affect customers, tellers and the bank.

Course Overview

COURSE

Tellers learn how to process checking and savings account deposits and withdrawals. In addition, they learn about the various types of deposits including: Cash only, check only, split deposits as well as compound, mixed or combination deposits.

Learning Objectives

To process all common types of deposits and withdrawals. After completing this course, tellers will know how to:

- Describe the various types of checking accounts and checking account options available at the bank.
- Accept different types of checking deposits including cash-only, checkonly, compound and split deposits.
- Describe the various types of savings and investment accounts available at the bank.
- Accept and process various types of savings account deposits and withdrawals.
- Distinguish between the different types of retirement accounts the bank offers.
- Describe bank regulations that affect checking, savings, investment and retirement accounts.



Making the Check-Cashing Decision



MODERN TELLER TRAINING



MODERN TELLER TRAINING

Balancing Out

MODERN TELLER TRAINING

Course Overview

Tellers discover what the bank's policies are for cashing checks for customers and non-customers. They also learn what critical information must appear on the face of the check. Tellers also learn how to examine endorsements and request the proper identification from customers.

Learning Objectives

To know how to confirm information on a check in order to make an accurate check-cashing decision. After completing this course, tellers will know how to:

- Examine the face of the check for certain required information.
- Meet the bank's legal and policy requirements to cash checks for customers and non-customers.
- Examine endorsements to determine if they meet endorsement rules and policies.
- Request appropriate identification from the presenter and evaluate it to ensure it meets bank criteria.
- Investigate the account on which the check is drawn, making sure it passes specific tests.
- Incorporate their knowledge of compliance regulations as they make check-cashing decisions.

Course Overview

Tellers learn about cashier's checks, traveler's checks, money orders, debit cards, credit cards and other convenience services. In addition, they will learn about receiving payments for loans, savings clubs, tax deposit payments and utility payments. Tellers also understand the other services the bank provides such as online banking, bank-by-phone, trusts, investment services and loans.

Learning Objectives

To know and understand the products and services available to bank customers. After completing this course, tellers will know how to:

- Explain what negotiable instruments are, why they were developed and how they are transferred.
- Identify the differences between various types of negotiable instruments and how they are used by customers.
- Issue negotiable instruments, including cashier's checks, money orders and traveler's checks.
- Process loan, savings club, tax deposit and utility payments.
- Redeem bearer bond coupons and US Savings Bonds.
- Issue credit card cash advances.
- Describe electronic banking services offered by the bank.
- Identify specialized bank products and services offered by the bank and explain their features and benefits.

Course Overview

COURSE

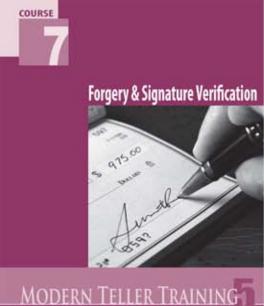
Tellers learn how to balance their drawers and resolve any out-of-balance situations. This course teaches them how to balance out using a computer.

They also learn how to balance manually. Knowing how to manually balance can be helpful in some routine situations as well as in case of emergency—a power outage, computer system problems, etc.

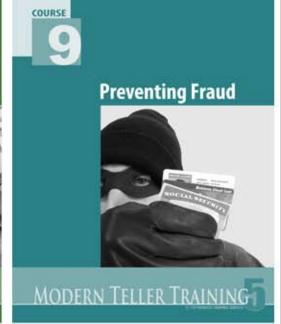
Learning Objectives

To know how to balance out using a teller computer and how to balance manually. After completing this course, tellers will:

- Understand the basic principles of balancing out.
- Know how to use the bank's specific balancing system.
- Understand how to locate and resolve balancing errors.



Detecting Counterfeits Solve State Detecting Counterfeits Solve State Modern Teller Training



Course Overview

Millions of dollars are lost each year by banks and merchants when signatures are forged on checks and other financial documents. Tellers can prevent losses from forgeries once they learn the crime-stopping techniques and methods detailed in this course.

This course teaches tellers how to identify common techniques used to forge signatures and endorsements—the signs of forgery. They also learn to use signature cards and imaged signatures to help detect forgeries. And, finally, tellers learn what action to take when they suspect forgery.

Learning Objectives

To have tellers recognize potential forgeries and know what to do when they suspect they have received a forgery. After completing this course, tellers will know how to:

- Identify five techniques used to forge signatures and endorsements.
- Recognize eight signs that are clues to forgery attempts.
- Use signature cards and/or electronic signature imaging to detect forgeries.
- Identify discrepancies between two signatures by understanding the five handwriting characteristics associated with forgery.
- Follow specific guidelines when comparing signatures and what actions to take when forgery is suspected.
- Understand forgery and signature verification compliance issues.

Course Overview

Another crime that tellers can help thwart is counterfeiting. While all types of items can be counterfeited, this course focuses only on those items which might be presented at a teller window: Currency, checks, other financial documents as well as forms of identification. With this course, tellers learn to distinguish between genuine and counterfeit items. They also learn what to do when they suspect they have received a counterfeit item.

Learning Objectives

To have tellers recognize counterfeit currency and know what to do when they have been given a counterfeit item. To know the security features on currency. After completing this course, tellers will know how to:

- Recognize the three types of currency in circulation.
- Distinguish between genuine and counterfeit currency.
- Follow the guidelines to detect altered notes.
- Handle situations involving suspicious currency.
- Recognize the characteristics of counterfeit checks, financial instruments and identification cards.

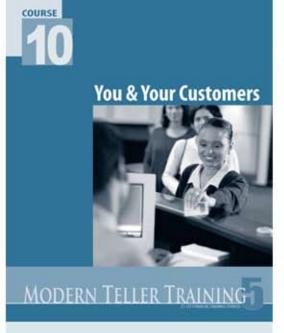
Course Overview

Excluding robbery, most other crimes involving banks are considered fraud. Fraud is usually conducted by con artists who attempt to deceive innocent, unsuspecting victims out of their money—preferably cash. Tellers are often the last line of defense against these crimes. Topics in this course include common fraud perpetuated against a bank's customers—the Bank Examiner Scam, Elder Abuse and a number of others. It also covers check fraud, ID fraud and more.

Learning Objectives

To have tellers recognize cash-related scams aimed specifically at tellers and bank customers and know what to do when they suspect an attempted fraud. To know the security features on currency. After completing this course, tellers will know how to:

- Recognize and prevent checking account fraud.
- Recognize common alterations to checks by following specific techniques for examining checks.
- Follow recommended guidelines and take action when they suspect a fraud is in process.
- Identify major types of savings account and negotiable instrumentrelated fraud and know ways to help prevent each.
- Recognize cash-related schemes aimed at tellers and bank customers as well as ways to prevent them.
- Follow the compliance fraud laws.
- Recognize and help prevent ID theft.



Course Overview

Tellers learn that a significant part of their job is promoting the bank. One way to do this is to exhibit good customer relations skills. This includes:

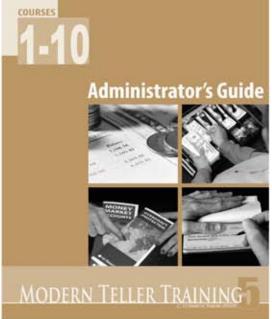
- Establishing rapport with customers when starting a transaction.
- Listening carefully to customer requests.
- Providing customers with clear instructions.
- Concluding the transaction with appreciation.

Tellers also learn about more sophisticated customer service skills such as identifying customer needs, matching bank products to customer needs and managing challenging situations, such as angry, impatient or intimidated customers.

Learning Objectives

To have tellers understand their important role in providing excellent customer service and to know the basics of needs-based selling. After completing this course, tellers will know how to:

- Use basic customer relations skills in everyday interactions.
- Use the 4 C's of Customer Service.
- Meet customers' needs by applying the Cross-Selling Model.
- Handle challenging situations.
- Understand regulations that relate to customer service.



This 80-page Administrator's Guide helps you every step of the way to ensure that your training efforts are productive and your tellers are well prepared for their new jobs.

The Administrator's Guide provides you with all the info you need to implement the MTT5 series into your training program, including:

- A how-to guide on administering MTT5 as a self-study program or as a group training event
- 3-, 4-, 5-, 6- and 7-day training schedules
- FastTrack schedules that will help you use MTT5 to train experienced tellers
- Guides and answer keys to all 10 courses
- 10 bonus training games to use at your next training session

By using this guide to implement the MTT5 series into your training program, you will be able to:

- Ensure consistent, standardized teller training
- Bring new tellers up-to-speed quickly
- Customize the series with your bank's policies, products & procedures
- Ensure consistent O-J-T by providing worksheets for each "trainer" with a list of what to cover during O-J-T sessions
- Minimize the time & training demands on you as well as other supervisory & administrative personnel
- Know what to do & when to do it by following a step-by-step lesson plan for each unit
- Pick from 5 training schedules—or design your own





Confidentiality: Information Protection







RB-123

This program offers basic, need-to-know information, providing ongoing reinforcement and refresher training for years to come. Great real-life role plays and scenes of the many ways people's identities are stolen today, including a compelling story of a couple who lost everything due to identity theft.

Avoid compliance penalties due to lack of knowledge, negligence, and more. Featuring timely and important topics, this program was designed to get employees up to speed ASAP.

Protecting information is essential. This content-rich program covers:

- CIP & Patriot Act
- Violations & penalties
- Safeguarding bank information
- Protecting customer information
- Social engineering, breeder docs
- Ploys to gain access to data
- Fraudulent reference checks
- Scams using ID & credit of recently deceased persons
- Effects of ID theft on the bank and its customers
- Examining ID—What to look for
- Your role in preventing ID theft

How to Identify Suspicious Activities & Transactions







EC-126R

This money-laundering Bank Secrecy Act video course uses extensive role plays to show employees:

- How to recognize suspicious transactions & activities
- How to apply the "Know Your Customer" rules so that suspicious activities are not overlooked or customers are not reported in error
- What to do when a suspicious transaction is identified
- Instances in which both a CTR & SAR must be filed

Employees also learn common money-laundering tactics like layering, placement and structuring, as well as illegal use of wire transfers. This course was updated in 2005 to reflect the most current BSA rules regarding suspicious activities and transactions.



It's important for you to recognize suspicious activity at the start of the laundering process. The best way to do that is to know your customers. "?

Audience	.All employees, especially frontline personne
Running Time	20 minute

Overview of Key Deposit Regs







EC-130R

Every customer contact employee—tellers, personal bankers, customer service reps—plus operations and other key employees need a basic understanding of these regulations

Featuring the most current regulations, this course will help your employees understand what each of these deposit regs mean to the bank, your customers and to their jobs. As a result of this program, your employees will know the basics of 6 key deposit regulations. This program covers:

- BSA: Bank Secrecy Act
- Reg CC: Expedited Funds Availability
- Reg DD: Truth in Savings
- Reg E: Electronic Fund Transfers
- Reg D: Eligibility of NOW Accounts
- Reg Q: Interest on Deposits

Employees learn why each reg was created—its purpose and how it affects your institution and customers. Comprehensive support material and a quiz are included.

Running Time25 minutes

Regulations are important to all of us. They protect our money and protect our financial rights.



The key word in all of our lending and customer service-related activities is 'consistency.'

Fair Lending: For All Employees







EC-122

Did you know that, without knowing it, nearly any employee receptionist, customer service rep, personal banker, support staff or lending officer—can violate one of the 4 primary Fair Lending Regulations?

These regs affect every employee and every institution. They require that all applicants who apply for credit must be treated fairly and consistently—from first customer contact through the application process.

To help ensure your institution's compliance, this program—the industry's most popular video course on Fair Lending— covers:

- Fair Housing Act
- Home Mortgage Disclosure Act (HMDA)
- Equal Credit Opportunity Act (Reg B)
- Community Reinvestment Act (CRA)

High production value and 10 role plays keep viewers interested. This is a "must-see" program for all your employees and a "must-have" for your training library.

More than 7,500 institutions have this program in their permanent training libraries. If you already own this video course, you'll want Fair Lending: You Make the Difference (#EC-135, see page 31). Both are excellent programs and provide extensive, detailed support material. As always, a quiz is included.

Audience......All lending staff



America's Most Wanted Drug Criminals



EC-129

This is an excellent re-enactment of a real money-laundering scheme. The program shows how vigilant bank employees help uncover a scam by following the Bank Secrecy Act (BSA) quidelines.

The dramatization emphasizes the key role tellers play in uncovering these schemes. They are the bank's first line of defense. This re-mastered program has excellent support material that provides "must know" detail on BSA. And, for your convenience, a test on BSA—the information in the support material—is also included.

Audience....All employees, especially those who handle cash Running Time17 minutes

Fair Lending: You Make the Difference







EC-135

As Fair Lending violations continue within our industry, regulators and examiners are more vigilant than ever in uncovering discrimination. And HUD—the U.S. Department of Housing and Urban Development—continues to send out secret "matched-pair" testers—people with similar credit situations—whose purpose is to find and report Fair Lending violations.

Avoid Costly Compliance Errors

A few examples of recent penalties:

- A \$3 million settlement was paid by a bank in the south to 250 African-American loan applicants
- An east coast bank paid \$1.5 million in damages to hundreds of Hispanic applicants
- A west coast bank paid \$3 million to 1,200 borrowers discriminated against in the lending process

10 Role Plays Show Unintentional Discrimination

The 4 Fair Lending laws including ECOA, Fair Housing Act, HMDA and CRA are covered in the video. In addition, 10 realistic role plays show:

- 3 types of discrimination
- What to do & what to say to avoid "disparate treatment"
- Disparate treatment—intentional or not—is still discrimination

An outstanding program with excellent support material and a quiz. Follows in the tradition of our original and very popular Fair Lending program (see program on left page, #EC-122).

Audience	All lending staff
Running Time	28 minutes





CRA: Making a Difference in the Community







EC-125

Do your employees understand what the Community Reinvestment Act means to your financial institution and its customers? This inspiring program shows CRA in human terms that your employees can relate to—and they'll remember.

During the opening—which shows real scenes of CRA in action—your employees meet people whose lives have been changed for the better because of CRA.

Once they understand the purpose of the Community Reinvestment Act and how financial institutions like yours participate, your employees learn their CRA responsibilities. All employees need to know:

- What CRA is
- Why it exists
- Where customers can get additional CRA information

A former OCC examiner and regulatory compliance expert consulted on this course. Excellent support material and quiz are included. A must-see for all your employees and a musthave for your compliance training library. This program has received outstanding reviews from bankers!

Audience	All employees
Running Time	14 minutes

CRA: What Every Employee Needs to Know





EC-117

Tired of the same old "talking head" videos and complaints from employees? Learning doesn't have to be boring, and we prove it in a very special training program—a parody of a former late-night comedy/talk show.

Here a famous TV personality hosts a program about CRA. From the opening monologue to the special guest appearance of "Teller of the Year," the program is entertaining and informative.

Frankly, this program isn't for everyone or every institution. It's fun and informative. Many customers and their audiences enjoy the format but some find it just too much fun!

AudienceAl	employees
Running Time	20 minutes

Legal & Compliance Aspects of Deposit Accounts

PB-102







Legal and compliance issues play a major role in the day-to-day activities of your personal bankers. They need to know about the legal aspects of deposit accounts as well as adhere to federal and state compliance regulations.

This program covers types of account ownership, signature cards, compliance regulations, and closing documents and disclosures. As part of our popular Personal Banking Essentials series, Legal & Compliance Aspects of Deposit Accounts will help your new account staff minimize costly legal and compliance errors.

This program is key to properly represent the bank, best serve its customers and ensure compliance. The following regs are covered:

- Reg DD: Truth in Savings
- Reg CC: Expedited Funds Availability
- Reg P: Privacy of Consumer Financial Information
- **OFAC: Office of Foreign Assets Control**
- Reg E: Electronic Fund Transfer Act
- Fair Credit Reporting Act
- Right to Financial Privacy Act
- BSA: Bank Secrecy Act
- **USA Patriot Act**

Your employees will be able to transfer what they learn to your institution's products and services.



BSA: What Every Employee Must Know





EC-137

With BSA penalties reaching \$10 million, the federal government has sent a message of zero tolerance to financial institutions. Your BSA compliance program must be comprehensive and up to date. Produced for frontline and new accounts staff, this broadcast-quality video training program addresses complicated BSA issues with informative, easy-to-understand role plays and presentations. Your employees will learn about:

- Currency Transaction Report (CTR)—when to file one and what to do if a customer is reluctant to provide information
- Structuring—What it is and how to recognize it
- Suspicious Activity Report (SAR)—what kinds of behaviors are suspicious and when to complete a SAR
- Money Laundering—red flags for each of the three stages
- Paper Trails—monetary instrument logs (MILs) and other required reports
- Customer Identification Program (CIP)—what it does and why it's important
- Customer Due Diligence (CDD)—how to discern fact from fiction
- Penalties and Protections—willful blindness and the safe harbor provision

Most importantly, this must-have course reinforces that it's not your job to judge customers; but it is your responsibility to be aware—and in compliance—by reporting suspicious activities and transactions.

Audience	All frontline	& operations personnel
Running Time		25 minutes

A staggering \$1.5 trillion dollars in dirty money is laundered every day. To get an idea of how much money that is, you would have to spend \$51 million dollars every day for 80 years.

RESPA:

Real Estate Settlement Procedures Act







Does your lending staff understand RESPA exemptions and disclosure requirements? RESPA—the Real Estate Settlement Procedures Act—is a regulation designed to protect consumers in residential real estate transactions. Because of the complexity and detail of this reg, it can be overwhelming to new lending staff as well as the seasoned lender and compliance officer. So why take a chance on a lack of knowledge?

This recently produced training program provides all lending staff—from the originator to loan servicer and everyone in between—with the information they need to protect the consumer and your institution. This program covers:

- Why RESPA was created
- What is covered by RESPA
- What is exempt from RESPA
- Mortgage Servicing Transfers
- Unearned Fees and Kickbacks
- **Required Disclosures**



In the Required Disclosures section, all documents are shown and explained, including the Special Information Booklet; Good Faith Estimate; HUD-1 Settlement Statement; Servicing Disclosure Statement and a number of other essential documents.

In addition, the video comes with an in-depth, written Leader's Guide that describes RESPA and its requirements in even more detail. A quiz is also included.

Audience	All lending staff
Running Time	33 minutes

FC-136

Bank Secrecy Act Today







This comprehensive, 2-part program is for frontline personnel cash.

Part 1: How Well Do You Really Know Your Customers? Depicts a "news story" that follows a money-laundering

scheme that was busted by vigilant bank employees.

Part 2: How to Complete FinCEN Form 104

Alerts employees to changes in the form and potential pitfalls that could result in non-compliance penalties. It also covers:

- A line-by-line demo of how to properly complete Form 104
- "Know Your Customer" rules
- Civil & criminal penalties
- Customer relations issues like: Do you tell the customer you filing a CTR?
- How to spot suspicious activities & transactions
- An overview of BSA rules & regs
- Quiz to test knowledge

Bonus Content

Support material for this program includes a checklist for man to help you ensure that your bank is in compliance.

Audience......Frontline, operations person Running Time58 minu

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SB-103A

This basics program reviews your institution's policies, procedures and forms for opening new accounts. It also covers:

- Individual Account Ownership
- Individual Account with Authorized Signer
- Joint Tenancy with Right of Survivorship
- Joint Tenants in Common without Survivorship
- Out of House Power of Attorney

The program includes a test, discussion questions and other supplemental material.

Audience....New Accounts Personnel Running Time 34 minutes

Opening New Accounts:
Compliance & Legal
Responsibilities for Commercial
Accounts & Other Accounts



SB-103B

This program addresses commercial, non-profit association, trust, minor and court-ordered accounts. It covers:

- Sole Proprietorship
- Corporations
- General & Limited Partnerships
- Joint Ventures
- Non-Profit Associations
- Formal Trusts Payable on Death
- Executors, Administrators, Guardianships
- Revocable Trusts
- Uniform Gifts/Transfers to Minors

A test, discussion questions and other supplemental information is included with this program.

Audience....New Accounts Personnel Running Time 35 minutes

Americans with Disabilities Act: Customer Courtesies





EC-119

This eye-opening, one-of-a-kind training program demonstrates the essential customer service skills needed to serve special needs clients. Role plays show exactly how to help visually, physically, hearing and speech-impaired customers.

Your employees will actually experience what it feels like to have each of the disabilities. This will help sensitize them to others' needs and feelings.

Employees will hear bank employees talk about why we are uncomfortable around disabled customers and coworkers as well as ways to overcome these feelings and fears.

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TO THE DAN BORNSTEIN

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Shoemaker Farming Technology

Basic Types of Brokerage Investments



ST-121

As our institutions offer more and more non-traditional services brokerage, investments, insurance and others— it's imperative that each and every employee have a general, basic understanding of these additional products.

Your Employees...

While most customer contact personnel won't need detailed information, they do need to recognize the kinds of products your customers may ask about when talking to tellers, personal bankers or anyone they talk with on the phone.

As the name of the game is service—the one key feature which distinguishes one institution from another—employees must be better, more informed bankers.

With this knowledge, employees can refer customers to others in the bank—as appropriate—and keep valuable deposits in your institution.

Your Customers, Your Community...

As a community service, this program may be shown to groups visiting your institution: Senior citizens, high school and college students, investment clubs, etc.

Or loan the program to these interested groups. An excellent public service and public relations program!

Audience... All customer contact staff Running Time 24 minutes

Reg CC: An Overview for All Employees





EC-138

Each day, 175,000 fraudulent checks are presented to American financial institutions. Funds availability continues to be an important issue, even while paper checks are becoming less and less popular.

This program explains basic Reg CC concepts such as Check 21, fraud prevention, exception holds and the three types of deposit items. As a result of this program, employees will be able to:

- Define key terminology related to funds availability
- Explain the purpose of Reg CC
- Identify which types of accounts are affected by Reg CC
- Explain your institution's hold policy
- Identify the most common exceptions to the standard hold
- Apply your institution's hold policy for checks, electronic







Overview of **Key Lending Regs**







EC-128

Real life examples help your lending staff understand how the 6 lending regulations protect all credit customers—including your employees for those times when they are credit consumers.

Viewers learn that it is their job to provide accurate information so consumers can make informed credit decisions. The course covers:

- Reg Z: Truth-in-Lending
- Reg C: HMDA
- Reg X: RESPA
- Reg B: ECOA
- The 3 Flood Regulations
- The Fair Housing Act

This course shows why each reg was created, how it affects your organization and your customers as well as what to say and what not to say. Of course, our excellent support material—and a quiz—are included.

Audience	 All lending staff
Running Time	 32 minutes

Executive Briefing on Strategic Security Issues







RB-126

Your Board of Directors must review security policies every year, due to the Bank Protection Act. For this crucial meeting, respected industry expert, William F. Gearin, former BAI Security Commission Chairman, applies his 40+ years in law enforcement and bank security to provide insight and strategic guidance for top management.

For ease of use, this program is divided into the seven segments listed below:

- Segment 1: Security Leadership
- Segment 2: Failing to Plan is Planning to Fail
- Segment 3: Bullet-Resistant Barriers
- Segment 4: Dye Pacs
- Segment 5: Other Deterrents
- Segment 6: The War on Check Fraud
- Segment 7: Loan Fraud

Segments can be viewed individually, in bundles of two or more, or all at one time.

Audience..... Board of Directors, Security Officers, Top Mgmt Running Time55 minutes

Credit: It's in Your Control





CL-107

Every day the media reports on consumers who are in major debt because of their lack of credit know-how. From news articles to TV feature stories on CBS, ABC, NBC, and others—it's a fact that today's consumers need Consumer Ed 101.

Don't believe it? Prestigious Smith College recently added a basic, consumer education class for its students. And, the media reports, the nation's financial institutions are blamed for contributing to the abuse of credit by young adults.

More consumers find themselves squeezed by too much debt and little to no understanding of the responsible use of credit. Experts predict that unprecedented numbers of people will file bankruptcy in the next few years to avoid paying off debt. To assist people of all ages in the responsible use of credit, this video shows:

- How to get credit
- What factors are used in granting credit
- How to fix credit problems
- How to use—not abuse—credit
- What role credit reporting agencies play
- And much more!

Presented in a first-rate, TV magazine format with high production value, the program follows 2 people—Maria Lopez and Mike Murphy—to see how credit affects their daily lives. Viewers see who gets credit and why as well as who doesn't and why not.

The film covers common misconceptions about credit including the reasons why credit is denied. Included with this outreach' program is a comprehensive Leader's Guide that describes how to use the program, an outline of key points as well as ideas for presenting the topic to diverse audiences.

As bankers, it's in our best interest to educate consumers about credit—whether it's our own employees, a local community group or a class of high school students. At a minimum, use this program as a public service within your community.

Multi-purpose program for use with many groups:

- School Groups—High school & college consumer ed classes
- First-Time Homebuyers or anyone buying a home
- Community Groups—Any group interested in learning how to use—and not abuse credit
- Bank Employees—Help your employees and their families better understand credit before they get into trouble
- Any Other Audience interested in learning how to get—and keep—credit





Federal Financial Privacy Issues

It's all here—in 3 video courses: Need-to-know privacy information for all employees. With the Internet, mergers, mega-corporations comprised of banks, insurance companies, brokerage firms and more—financial privacy is on the minds of consumers nationwide. And where there are concerned consumers, you'll find concerned government representatives, regulators and rules.

Avoid Costly "I Didn't Know" Errors

With all these privacy rules and regs, employees can unknowingly provide information—in person, by phone, by fax or via e-mail—that violates any number of these safeguards.

To help you protect your customers, your institution and your employees, this up-to-date series provides your staff with the information they need to know to avoid costly, embarrassing errors.

And there's more!

A 75+ page booklet—which provides excellent in-depth information on the Privacy Regs—is included. In addition, real-life examples are used to illustrate key points and quizzes.

The Federal Financial Privacy Regs covered include:

Gramm-Leach Bliley Act





Gramm-Leach-Bliley Act covers the disclosure of non-public personal financial information to nonaffiliated third parties. (34 min., EC-132)

Fair Credit Reporting Act



Fair Credit Reporting Act covers the privacy of consumers whose personal information is collected and distributed by consumer reporting agencies. (17 min., EC-133)

Right to Financial Privacy Act



Right to Financial Privacy Act covers the protection of individual's financial information from unwarranted access by the federal government.

(17 min., EC-134)

Residential Mortgage Lending Series





CL-110, CL-111, CL-112

Do all your lending employees understand the residential real estate lending process? Do you know that the better employees understand the process and their roles therein, the better customer service they can provide?

Every mortgage lending and servicing employee—from the newest employee to the most experienced residential real estate loan specialist—must have a basic understanding of the entire residential mortgage lending operation.

This detailed 3-course series is designed to provide all lending staff with the information they need to understand the entire process—from loan origination through the payoff of a loan—and everything in between.

It's a fact that knowledgeable, well-informed employees provide better customer service. Let this program help you deliver better service to your lending customers. A quiz accompanies each program. Also included: A comprehensive Leader's Guide that describes the residential lending process in detail to help you in your compliance efforts.

This series includes:

PROGRAM #1

Basic lending terms and definitions, types of mortgage loans & parties involved in the lending process (16 min., #CL-110)

PROGRAM #2

Loan application through the decision-making process
(22 min., #CL-111)

PROGRAM #3

Loan closing, loan servicing and the secondary market (23 min., #CL-112)



Reg E: EFT Essentials for All Employees







EC-139

More than 70% of the American workforce is paid through direct deposit, & more than half use some kind of automatic electronic debits.

What are the rules for this kind of banking? This program explains what an electronic fund transfer is as well as the process for resolving errors, liability for unauthorized transactions, ATM & debit card transactions & more. As a result of this program, employees will be able to:

- Explain the purpose of Reg E
- Identify which transactions Reg E pertains to
- Advise customers about your institution's procedure for resolving errors related to EFTs
- Explain your institution's notification procedure for direct deposits
- Explain the procedure for cancelling automatic, recurring withdrawals
- Advise customers about your institution's policies regarding customer liability for unauthorized EFTs
- Identify the four required disclosure notices

Audience......All Employees



Understanding Personal & Business Banking Products







Today's Personal Banker must know more than ever before—products, services, legal and compliance issues, documents and disclosures. They must also know how to spot fraud, how to verify identity, how to cross-sell, up-sell and so much more. As a result of this course, employees will:

- Learn 9 key responsibilities of the Personal Banker
- Understand key confidentiality guidelines
- Learn an easy-to-use 6-point system for classifying bank products
- Know FDIC insurance guidelines
- Understand products & services available to retail customers
- Learn about products & services available to business banking customers

Part of our popular Personal Banking Essentials series, this program provides the basic

Running Time31 minutes





CRA: Making a Difference in the Community







FC-125

Do your employees understand what the Community Reinvestment Act means to your financial institution and its customers? This inspiring program shows CRA in human terms that your employees can relate to—and they'll remember.

During the opening—which shows real scenes of CRA in action—your employees meet people whose lives have been changed for the better because of CRA.

Once they understand the purpose of the Community Reinvestment Act and how financial institutions like yours participate, your employees learn their CRA responsibilities. All employees need to know:

- What CRA is
- Why it exists
- Where customers can get additional CRA information

A former OCC examiner and regulatory compliance expert consulted on this course. Excellent support material and quiz are included. A must-see for all your employees and a musthave for your compliance training library. This program has received outstanding reviews from bankers!

Audience	All employees
Running Time	14 minutes

Real Selling: A 5 Program Series



SB-106

This popular series of 5 programs produced by INC. magazine shows practical selling situations.

The series takes viewers on actual sales calls—shows them top sales people in action—and brings them inside to see what real selling is all about.

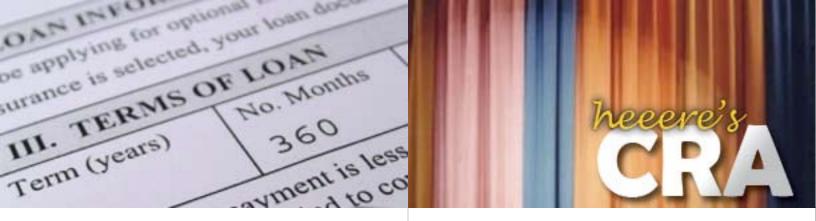
No abstract theories, just practical advice from real-world experience. A unique and valuable tool.

The 5 programs cover how to:

- Prepare for successful sales relationships
- Make effective sales calls
- Handle buying objections
- Close: When & how
- Follow up service & sales; developing long-term customers

This is truly an outstanding series. It has received excellent reviews from both viewers and the media.

Audience.....Commercial and Business Development Mgrs. Running Time30-40 minutes per program



How to Reduce Loan Documentation Risk



EC-111

Poor loan documentation is seen as a leading indicator of banks that are headed for trouble. The purpose of this program is to demonstrate the importance of proper loan documentation. Three major points are covered:

- The reasons why regulatory agencies are now coming down hard on institutions that show any sign of weakness in loan documentation.
- Typical pitfalls in loan documentation that, until recently, often passed unnoticed.
- Examples that illustrate the results of not paying attention to details of documentation.

Speaking in this program is David Mason, an attorney who specializes in lending and loan documentation.

Audience...... Commercial Loan Personnel

CRA: What Every Employee Needs to Know





EC-117

Tired of the same old "talking head" videos and complaints from employees? Learning doesn't have to be boring, and we prove it in a very special training program—a parody of a former late-night comedy/talk show.

Here a famous TV personality hosts a program about CRA. From the opening monologue to the special guest appearance of "Teller of the Year," the program is entertaining and informative.

Frankly, this program isn't for everyone or every institution. It's fun and informative. Many customers and their audiences enjoy the format but some find it just too much fun!

Audience...... All employees





Overview of **Key Lending Regs**







FC-128

Real life examples help your lending staff understand how the 6 lending regulations protect all credit customers—including your employees for those times when they are credit consumers.

Viewers learn that it is their job to provide accurate information so consumers can make informed credit decisions. The course covers:

- Reg Z: Truth-in-Lending
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- Reg X: RESPA
- Reg B: ECOA
- The 3 Flood Regulations
- The Fair Housing Act

This course shows why each reg was created, how it affects your organization and your customers as well as what to say and what not to say. Of course, our excellent support material—and a quiz—are included.

Audience	All lending staff
Running Time	32 minutes

5 Basic Sales Steps for Calling Officers: A 7-Program Series



BD-108A/G

Designed specifically for your bank's calling officers, this seven-program series can help anyone who sells.

Introduction: Basic Selling Concepts

Overview of the 5 basic steps in officer calling. (19 min.)

Step 1: Determining Your Business Style

Learn the 4 common business styles; how to use clues to determine a prospect's business style; & how to establish rapport. (10 min.)

Step 2: Listening & Questioning Techniques

Demonstrates listening and questioning techniques to determine a prospective customer's real needs. (10 min.)

Step 3: Selling Techniques

Covers the concept of need satisfaction selling. (19 min.)

Step 4: Handling Customer Objections

Learn how to anticipate & overcome sales resistance. (13 min.)

Step 5: Closing The Sale

Learn specific techniques for closing new business. (11 min.)

Conclusion: How To Sell New Business

An extended role play puts it all together—from finding prospects to the key follow-through after the sale. (31 min.)

Audience......All New and Veteran Calling Officers Running Time See individual program times above



Confidentiality: Information Protection







RB-123

This program offers basic, need-to-know information, providing ongoing reinforcement and refresher training for years to come. Great real-life role plays and scenes of the many ways people's identities are stolen today, including a compelling story of a couple who lost everything due to identity theft.

Avoid compliance penalties due to lack of knowledge, negligence, and more. Featuring timely and important topics, this program was designed to get employees up to speed ASAP.

Protecting information is essential. This content-rich program covers:

- CIP & Patriot Act
- Violations & penalties
- Safeguarding bank information
- Protecting customer information
- Social engineering, breeder docs
- Ploys to gain access to data
- Fraudulent reference checks
- Scams using ID & credit of recently deceased persons
- Effects of ID theft on the bank and its customers
- Examining ID—What to look for
- Your role in preventing ID theft

Credit: It's in Your Control





CL-107

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Don't believe it? Prestigious Smith College recently added a basic, consumer education class for its students. And, the media reports, the nation's financial institutions are blamed for contributing to the abuse of credit by young adults.

More consumers find themselves squeezed by too much debt and little to no understanding of the responsible use of credit. Experts predict that unprecedented numbers of people will file bankruptcy in the next few years to avoid paying off debt. To assist people of all ages in the responsible use of credit, this video shows:

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- What factors are used in granting credit
- How to fix credit problems
- How to use—not abuse—credit
- What role credit reporting agencies play
- And much more!

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The film covers common misconceptions about credit including the reasons why credit is denied. Included with this outreach' program is a comprehensive Leader's Guide that describes how to use the program, an outline of key points as well as ideas for presenting the topic to diverse audiences.

As bankers, it's in our best interest to educate consumers about credit—whether it's our own employees, a local community group or a class of high school students. At a minimum, use this program as a public service within your community.

Multi-purpose program for use with many groups:

- School Groups—High school & college consumer ed classes
- First-Time Homebuyers or anyone buying a home
- Community Groups—Any group interested in learning how to use—and not abuse credit
- Bank Employees—Help your employees and their families better understand credit before they get into trouble
- Any Other Audience interested in learning how to get—and keep—credit



The key word in all of our lending and customer service-related activities is 'consistency.'

Fair Lending: For All Employees







EC-122

Did you know that, without knowing it, nearly any employee receptionist, customer service rep, personal banker, support staff or lending officer—can violate one of the 4 primary Fair Lending Regulations?

These regs affect every employee and every institution. They require that all applicants who apply for credit must be treated fairly and consistently—from first customer contact through the application process.

To help ensure your institution's compliance, this program—the industry's most popular video course on Fair Lending— covers:

- Fair Housing Act
- Home Mortgage Disclosure Act (HMDA)
- Equal Credit Opportunity Act (Reg B)
- Community Reinvestment Act (CRA)

High production value and 10 role plays keep viewers interested. This is a "must-see" program for all your employees and a "must-have" for your training library.

More than 7,500 institutions have this program in their permanent training libraries. If you already own this video course, you'll want Fair Lending: You Make the Difference (#EC-135, see page 31). Both are excellent programs and provide extensive, detailed support material. As always, a quiz is included.

Audience......All lending staff





RESPA: Real Estate Settlement Procedures Act







EC-131

Does your lending staff understand RESPA exemptions and disclosure requirements? RESPA—the Real Estate Settlement Procedures Act—is a regulation designed to protect consumers in residential real estate transactions. Because of the complexity and detail of this reg, it can be overwhelming to new lending staff as well as the seasoned lender and compliance officer. So why take a chance on a lack of knowledge?

This recently produced training program provides all lending staff—from the originator to loan servicer and everyone in between—with the information they need to protect the consumer and your institution. This program covers:

- Why RESPA was created
- What is covered by RESPA
- What is exempt from RESPA
- Mortgage Servicing Transfers
- Unearned Fees and Kickbacks
- Required Disclosures

In the Required Disclosures section, all documents are shown and explained, including the Special Information Booklet; Good Faith Estimate; HUD-1 Settlement Statement; Servicing Disclosure Statement and a number of other essential documents.

In addition, the video comes with an in-depth, written Leader's Guide that describes RESPA and its requirements in even more detail. A quiz is also included.

Audience......All lending staff

Fair Lending: You Make the Difference





EC-135

As Fair Lending violations continue within our industry, regulators and examiners are more vigilant than ever in uncovering discrimination. And HUD—the U.S. Department of Housing and Urban Development—continues to send out secret "matched-pair" testers—people with similar credit situations—whose purpose is to find and report Fair Lending violations.

Avoid Costly Compliance Errors

A few examples of recent penalties:

- A \$3 million settlement was paid by a bank in the south to 250 African-American loan applicants
- An east coast bank paid \$1.5 million in damages to hundreds of Hispanic applicants
- A west coast bank paid \$3 million to 1,200 borrowers discriminated against in the lending process

10 Role Plays Show Unintentional Discrimination

The 4 Fair Lending laws including ECOA, Fair Housing Act, HMDA and CRA are covered in the video. In addition, 10 realistic role plays show:

- 3 types of discrimination
- What to do & what to say to avoid "disparate treatment"
- Disparate treatment—intentional or not—is still discrimination

An outstanding program with excellent support material and a quiz. Follows in the tradition of our original and very popular Fair Lending program (see program on left page, #EC-122).

Audience......All lending staff

Residential Mortgage Lending Series





CL-110, CL-111, CL-112

Do all your lending employees understand the residential real estate lending process? Do you know that the better employees understand the process and their roles therein, the better customer service they can provide?

Every mortgage lending and servicing employee—from the newest employee to the most experienced residential real estate loan specialist—must have a basic understanding of the entire residential mortgage lending operation.

This detailed 3-course series is designed to provide all lending staff with the information they need to understand the entire process—from loan origination through the payoff of a loan—and everything in between.

It's a fact that knowledgeable, well-informed employees provide better customer service. Let this program help you deliver better service to your lending customers. A quiz accompanies each program. Also included: A comprehensive Leader's Guide that describes the residential lending process in detail to help you in your compliance efforts.

This series includes:

PROGRAM #1

Basic lending terms and definitions, types of mortgage loans & parties involved in the lending process (16 min., #CL-110)

PROGRAM #2

Loan application through the decision-making process
(22 min., #CL-111)

PROGRAM #3

Loan closing, loan servicing and the secondary market (23 min., #CL-112)



SECURITY







Security: Protection & Prevention







RB-107

This interactive, true-to-life video shows employees how to protect themselves, their coworkers and customers in the event of a robbery.

Produced in collaboration with a security expert and spokesman, this video reflects current bank security procedures and policies. It also contains exclusive information not available from other training resources.

Part 1: Security Protection & Prevention

This program for all employees opens with a scene in which the viewer is the robbery victim. Then employees are asked to fill out a robbery description form to test their observation skills—an interactive, fun and educational experience!

Two more real-life robberies demonstrate procedures that employees should follow during and after a robbery. Employees also learn security procedures that can make your institution an unattractive target for criminals. (27 minutes)

Part 2: Robbery Prevention for Management

This program provides valuable crime prevention tips for your security officer, bank management and policy makers. (8 minutes)

Audience....Part 1: All employees; Part 2: Security leadership Running TimeSee individual part times above

Unmasking the Forger



DL-101

Did you know that financial institutions lose almost a billion dollars a year due to forged checks?

Stop fraud and forgery losses with this exceptional video training course. Created by well-known document examiner Robert A. Massie, who served as an expert witness in State and Federal courts, this outstanding program covers:

- How color copiers & trick photography are used to create bogus I.D.s
- How to identify a genuine signature
- What methods are used for forging a signature
- How to spot a forgery—in less than 5 seconds—by using a unique 4-point evaluation process

As we address new forms of white collar crime like identity theft and others, it's imperative that your employees be prepared. This is a must-have program for your training library.

Audience......All employees who handle checks

Robbery: What Every Employee Must Know





RB-127

Preparation is your best defense. This outstanding, all-new program demonstrates specific steps designed to help your employees stay safe should a robbery occur. This program is designed to:

- Educate employees about the importance of security planning.
- Show employees what to do during a robbery so they do not put anyone at risk—themselves, their co-workers or their customers.
- Demonstrate what to do immediately following a robbery—to protect witnesses & evidence.
- Alert employees to other ploys used by perpetrators to gain access to cash.

From a newly-hired employee to experienced veterans, this program will teach every employee what they must know what to do in the event of a robbery in order to protect themselves, their customers and their coworkers.





Confidentiality: Information Protection







RB-123

This program offers basic, need-to-know information, providing ongoing reinforcement and refresher training for years to come. Great real-life role plays and scenes of the many ways people's identities are stolen today, including a compelling story of a couple who lost everything due to identity theft.

Avoid compliance penalties due to lack of knowledge, negligence, and more. Featuring timely and important topics, this program was designed to get employees up to speed ASAP.

Audience..... All employees

Protecting information is essential. This content-rich program covers:

- CIP & Patriot Act
- Violations & penalties
- Safeguarding bank information
- Protecting customer information
- Social engineering, breeder docs
- Ploys to gain access to data
- Fraudulent reference checks
- Scams using ID & credit of recently deceased persons
- Effects of ID theft on the bank and its customers
- Examining ID—What to look for
- Your role in preventing ID theft

Emergencies: Preparing for the Unpredictable





RB-128

In today's world, security is a greater issue than ever before. It's vital that all employees know what to do in a crisis situation in order to protect themselves, their co-workers and their customers. This program is designed to:

- Educate employees about the importance of security planning.
- Show employees what to do during a robbery so they do not put anyone at risk—themselves, their co-workers or their customers.
- Demonstrate what to do immediately following a robbery—to protect witnesses & evidence.
- Alert employees to other ploys used by perpetrators to gain access to cash.

From a newly-hired employee to experienced veterans, this program will educate employees on emergency preparedness—crisis situations which include bomb threats, kidnapping, extortion and natural disasters.







Fraud: All the Basics







RB-122

Check fraud increases 25% each year. Empower employees with knowledge including:

- Check kiting & check washing
- Common check fraud schemes like Charity Scam & others
- Reg CC
- How to read the MICR line
- Check-clearing & float
- Federal Reserve Bank Districts
- How to detect bogus checks
- How to recognize government checks & travelers checks
- Security features on checks
- How to evaluate & examine ID

Part of our excellent Security Series, this program will prepare employees to recognize the various types of fraud that banks sometimes fall victim to.

Audience..... All departments and employees

Executive Briefing on Strategic Security Issues







RB-126

Your Board of Directors must review security policies every year, due to the Bank Protection Act. For this crucial meeting, respected industry expert, William F. Gearin, former BAI Security Commission Chairman, applies his 40+ years in law enforcement and bank security to provide insight and strategic guidance for top management.

For ease of use, this program is divided into the seven segments listed below:

- Segment 1: Security Leadership
- Segment 2: Failing to Plan is Planning to Fail
- Segment 3: Bullet-Resistant Barriers
- Segment 4: Dye Pacs
- Segment 5: Other Deterrents
- Segment 6: The War on Check Fraud
- Segment 7: Loan Fraud

Segments can be viewed individually, in bundles of two or more, or all at one time.

Audience..... Board of Directors, Security Officers, Top Mgmt Running Time55 minutes

Robbery: Are You Ready?



Knowing what to during a robbery is crucial to your

safety and to the safety of

those around you.



RB-121

Preparedness is key—failing to plan is planning to fail.

- What to do—before, during and after
- New ploys to gain access like Phony Repair Man
- Opening procedures

The program includes interviews with a top bank to this excellent program.



BSA: What Every Employee Must Know







With BSA penalties reaching \$10 million, the federal government has sent a message of zero tolerance to financial institutions. Your BSA compliance program

EC-137

must be comprehensive and up to date. Produced for frontline and new accounts staff, this broadcast-quality video training program addresses complicated BSA issues with informative, easy-to-understand role plays and presentations.

Your employees will learn about:

 Currency Transaction Report (CTR)—when to file one and what to do if a customer is reluctant to provide information

- Structuring—What it is and how to recognize it
- Suspicious Activity Report (SAR)—what kinds of behaviors are suspicious and when to complete a SAR
- Money Laundering—red flags for each of the three stages
- Paper Trails—monetary instrument logs (MILs) and other required reports
- Customer Identification Program (CIP)—what it does and why it's important
- Customer Due Diligence (CDD)—how to discern fact from fiction
- Penalties and Protections—willful blindness and the safe harbor provision

Most importantly, this must-have course reinforces that it's not your job to judge customers; but it is your responsibility to be aware—and in compliance—by reporting suspicious activities and transactions.

Audience	All frontline	& operations personnel
Running Time		25 minutes

A staggering \$1.5 trillion dollars in dirty money is laundered every day. To get an idea of how much money that is, you would have to spend \$51 million dollars every day for 80 years.

Preventing New Account Fraud: Customer Identification & Verification







PB-103

All employees are required to make "... every reasonable effort" to ensure the identity of persons requesting account status at your bank. As a result of this program, employees will:

- Understand their role in preventing fraud when opening accounts
- Recognize common types of new account fraud
- Know how to verify ID & documentation required to open an account
- Recognize behavioral & processing "red flags" when opening accounts
- Understand compliance laws related to preventing fraud

As part of our Personal Banking Essentials Series, this program will give your employees a basic understanding of fraud prevention. Common types of fraud covered include identity theft, cash back scam, paper hanging scam and phony claim scam. It also covers the Identity Theft and Assumption Deference Act of 1998 and the USA Patriot Act of 2001. This program would benefit all employees, but at a minimum, it's a must-see program for every person who opens accounts.



How to Identify Suspicious Activities & Transactions







EC-126R

This money-laundering Bank Secrecy Act video course uses extensive role plays to show employees:

- How to recognize suspicious transactions & activities
- How to apply the "Know Your Customer" rules so that suspicious activities are not overlooked or customers are not reported in error
- What to do when a suspicious transaction is identified
- Instances in which both a CTR & SAR must be filed

Employees also learn common money-laundering tactics like layering, placement and structuring, as well as illegal use of wire transfers. This course was updated in 2005 to reflect the most current BSA rules regarding suspicious activities and transactions.

It's important for you to recognize suspicious activity at the start of the laundering process. The best way to do that is to know your customers.



Bank Security Today 2 Series

Every employee should see this comprehensive security training series of six video courses ASAP. It prepares employees for virtually every security risk situation they may encounter. Role plays show what to watch for, what to do and what to say. Originally created by the Bank Administration Institute, Bank Security Today 2 includes these six programs:

Rehearsal for Robbery

(VHS)

BAI BST-101

To protect both your employees and your customers, this program teaches employees to mentally rehearse the correct procedures to follow during the critical robbery situation. Specific topics covered include:

- How to recognize & handle suspicious behavior
- How to react when confronted by a robber, including special instructions for drive-up & walk-up personnel
- How to implement post- robbery procedures
- Tips for working with law enforcement officials and media

Close-up on Fraud

(VHS)

BAI BST-103

Proper training, common sense and correctly following bank rules can foil many fraud perpetrators. This program describes in detail:

- How to recognize signs of fraud
- Techniques to detect fake and counterfeit checks, currency and personal I.D.
- How to verify new account applications
- How to stop frauds & scams—including "cash back" scheme

Rip-Off

(VHS)

BAI BST-104

Your staff is the customer's last defense against scams. And they are the bank's first and best defense against civil lawsuits, damaging publicity and much more. This program shows how alert, well-trained employees can spoil the "con" early in the process. Employees learn:

- How to spot common scams including the Bank Examiner Scheme, Pigeon Drop Game & the Home Improvement Scam
- Which customers are targeted by con artists & how to recognize suspicious behavior
- Specific ways to prevent & even stop scams in progress!

Payment on Demand

(VHS)

BAI BST-105

While most kidnap and extortion threats are hoaxes by con artists who want quick cash, you and your employees must be prepared. When threatened, it is essential that employees stay calm and follow correct procedures. Specific actions covered:

- When to notify authorities, the FBI & local law enforcement
- How to deal with an extortionist on the phone
- Proper methods for handling drop money
- Ways to prevent kidnap & extortion

Surprise Package

(VHS)

BAI BST-106

A bomb threat is a frightening experience. Employees need to know how to handle this cowardly—and common—crime. Here they learn:

- How to safely conduct a visual bomb search
- How & when to evacuate the building & employees
- Effective telephone negotiations
- How to record critical information

Open with Care



BAI BST-102

There are many risks associated with opening and closing the institution. Employees must know proper safeguards to protect themselves and coworkers. The video also shows helpful procedures to reduce the risk of robbery. Viewers learn:

- The danger of complacency
- The importance of being alert
- Specific guidelines for the lookout, the searcher and other employees













Robbery: Teller & Management Procedures



RB-102

This excellent program follows a robbery "in progress" and reviews what tellers and managers should do both during and after it happens. Video includes detailed support material. This is a good, solid program for your institution's required periodic security training.

Audience...... All Employees Running Time 32 minutes

Safe Deposit Security



SB-119

As a result of viewing this program, employees will:

- Understand the need for proper procedures & accurate record keeping
- Learn how to recognize & report suspicious activity & items found in coupon booths
- Know how to properly serve customers who require assistance
- Handle potentially dangerous situations like fraudulent property loss claims, unauthorized access & extortion attempts

Audience....Safe Deposit Ops. Mgmt. & Attendants
Running Time 22 minutes

Extortion



RB-103

"Before" and "after" role plays demonstrate ways in which employees should deal with extortion attempts while they gather important information that will help authorities locate and apprehend extortionists.

Audience........... All employees Running Time 11 minutes

Importance of Confidentiality





RB-101

Employees learn confidentiality is a requirement of the job and an essential element in the customer's relationship with the institution.

Also, employees understand what, when and how certain information should be provided to the customer.

Audience........... All Employees Running Time 21 minutes

Bank Security: Kidnap/Extortion Call





RB-104

Employees learn:

- What to do in the event of a threatening phone call
- How the criminal thinks
- How to determine if a hostage threat is real
- A "code of call" system to use in a hostage situation

Audience.......... All employees Running Time 15 minutes

ATM Security: The Critical Moment



SB-118

Employees learn the specific actions required to avoid ATM-related crimes and security problems. Role plays demonstrate proper security procedures. This video also presents an overview covering how to make the ATM environment safe for employees and customers.

Audience.... Mgmt., Tellers, Sec. Pers. Running Time 17 minutes

Rip-Offs: Preventing Cash-Based Scams

[VHS]

RB-124

67

It's a fact: with crucial training, your employees can help protect your customers from becoming victims of criminal con artists. By watching re-enactments or the most commonly perpetuated scams, employees learn how to recognize cash-based rip-offs, including:

Pigeon drop play

Every hour of every day,

more than \$6 million

dollars is lost to fraud

in the USA alone. And

yet, fraud is the most

country. >>

underreported crime in the

- Sweepstakes scams
- Home repair schemes
- Bank examiner scam
- Nigerian or advance fee scam
- Night deposit scam
- ATM scams

Help protect your customers and your employees. US Marshall Dennis Marlock shows who is victimized—which employees, which customers—and why. The Bank Protection Act requires yearly security training for all employees, even part-time employees. With this training and information, you can help stop a customer, an employee and your institution from becoming victims.



7TH EDITION BANK ROBBER

7th Edition Bank Robbery Kits

WB ES-5

These helpful kits should be placed at all teller windows as well as key locations on the banking floor. Each Bank Robbery Kit in the 7th Edition contains 17 cards that give employees step-by-step instructions to follow after a robbery. Each kit includes:

PRE-ROBBERY PREPARATION CARDS

Instructions
Your Personal Security Checklist

POST-ROBBERY ACTION CARDS

Action Step #1: Emergency Contacts
Action Step #2: Secure the Premises
Action Step #3: Crime Scene Control
Action Step #4: People Management—For Management
Action Step #5: Evidence & Information—For Management
Emergency Closing Signs (2)

POST-ROBBERY RECOVERY CARD

The Day After the Robbery—For Management

EVIDENCE TOOLS

NEW: Bait Money Record Identifiable Items Aid Weapon Identification Aid Robbery Description Form (3)

BONUS CARD

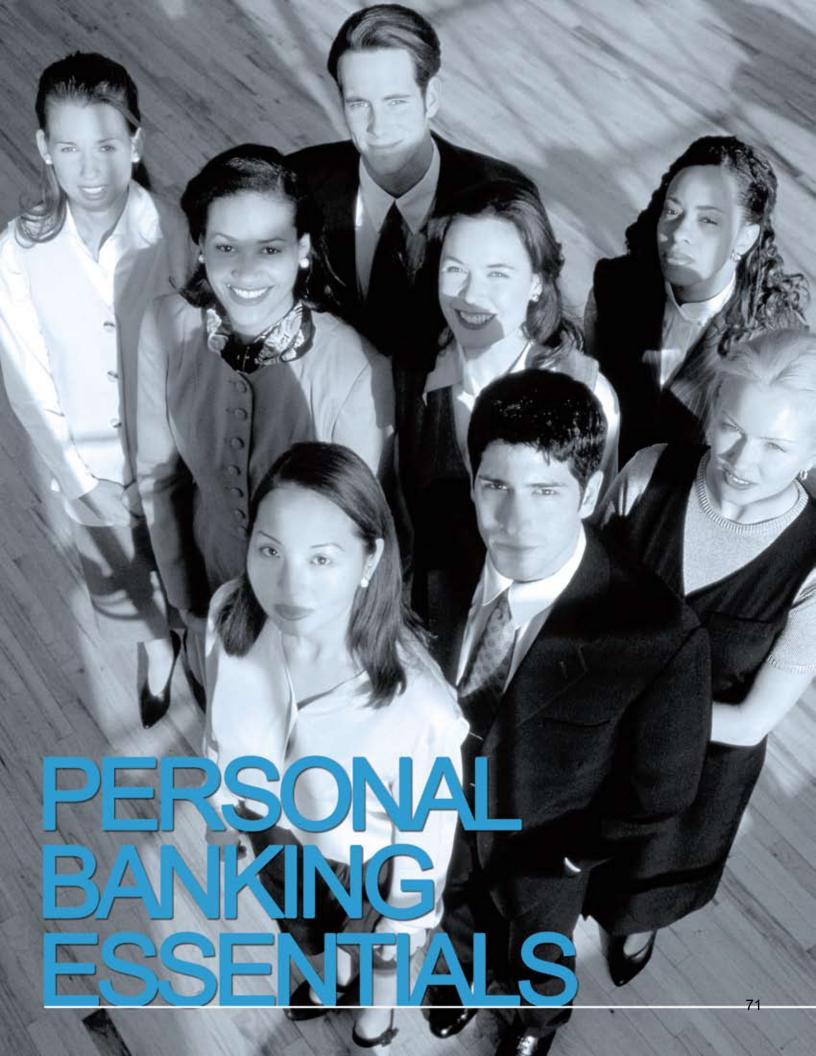
NEW: Cash Withdrawal Alert Form

Ro Please to Check to Unsure. Help law draw the COMPLEXION	bbery D fill out this form be he boxes that appl Do not discuss with enforcement. For m on the figure be	Descript fore discussing the r y. Do not guess. Le h others. As a witne hard to describe de elow.	On Form Tobbery with anyone, ave a space blank if you ess, your recollections we tails (tattoos, scars, etc)	are	BANK, ROBBERY AND Date of Robbery Aank Address Your Name	PERSON	AL INFORMATION (AS AF	PPLICABLE)		
rale	☐ Light		ocars, etc)		Home Address		Job Title			Bank Phone
Dark VILD Thin	☐ Freckled	☐ Reddish	☐ Medium							Home Floor
R COLOR Blonde	☐ Medium	☐ Heavy	□ Obese	j .	(90)		Nose Small	Du		
STYLE	☐ Red ☐ Grey	Lt. Brown Other:	☐ Dk. Brown		- LEZ		☐ Broken/Bump	☐ Large ☐ Other:	DI	lat
ort Bight er:	☐ Medium ☐ Curly	☐ Long ☐ Wig	☐ Balding ☐ Bald	1			☐ Straight ☐ All Missing MASK ☐ Yes	☐ Crooked ☐ Visible Fillings	☐ Dis	colored d/Silver
oly	68 Goatee Goatee	☐ Moustache	☐ Beard	6	(1)	1 / 3	GLASSES OR SUNGLASS	No No hood, etc): SES No		

PRE-ROBBERY PREPARATION **Your Personal Security Checklist** POST-ROBBERY: EMERGENCY CONTACTS 10 STEP Read this no read each ste Action Step #1 POST-ROBBERY! SECURE THE PREMISES all blue fields obbery. Put Action Step #2 ther health AFTER THE ROBBER LEAVES THE BUILDING hould be pre-assigned responsibility for In a best ca Action Ste POST-ROBBERY: CHIME SCENE CONTROL these nin 1. Lock all Action Step #3 2. Activ 3. Lock c WHILE YOU WAIT FOR POLICE AND FBI TO ARRIVE POST RODBERY, PROPLE MANAGEMENT FI Action Step #4 FOR MANAGEMENT labbery Description Forms are distributed and emergency actions are implemented. ription ge must continue to monitor the situation. POST-ROBBERY: EVIDENCE & INFORMATION Action Step #5 FOR MANAGEMENT POST-ROSSERY RECOVERY The Day After the Robbery FOR MANAGEMENT: MOVING FORWARD Replace Surveillance Tapes/Discs, Balt Money & Robbery Kits

Any Surveillance tapes/discs, balt money and Bank Robbery Kits lost or used during sure you—or the person responsible-EVIDENCE TOOL **Bait Money Record** ØD EVIDENCE TOOL Identifiable Items Aid (3) ☐ Extended Circle items which most closely resemble those used or worn by the robber. In addition, ur Robbery Description Form. ☐ Some Missing ☐ Braces EVIDENCE TOOL 69

C--b Withdrawal Alert







Fraud: All the Basics







RB-122

Check fraud increases 25% each year. Empower employees with knowledge including:

- Check kiting & check washing
- Common check fraud schemes like Charity Scam & others
- Reg CC
- How to read the MICR line
- Check-clearing & float
- Federal Reserve Bank Districts
- How to detect bogus checks
- How to recognize government checks & travelers checks
- Security features on checks
- How to evaluate & examine ID

Part of our excellent Security Series, this program will prepare employees to recognize the various types of fraud that banks sometimes fall victim to.

Audience..... All departments and employees

Successful **Customer Service & Sales**







PB-105

In today's competitive marketplace, every employee must sell in the account-opening process. As a result of this course, employees will:

- Learn how to build trust
- Learn to gather sensitive personal financial information
- Know how to move up the trust continuum
- Understand features vs. benefits
- Learn the 3-product rule
- Know how to state rules & policies in a positive way
- Learn the specific steps to say 'no' when it's necessary
- Know how to obtain & retain customers
- Learn to overcome common objections
- Understand how to close the sale

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

Audience..... All customer contact employees

Determining Customers' Needs







To determine customers' needs as well as establish and maintain long-term, multiproduct relationships, employees must take action and demonstrate a positive attitude. As a result of this course, employees will:

PB-104

- Learn how to establish rapport
- Know how to ask needs-based questions to identify needs
- Learn to provide information & discuss options—not make decisions or give legal advice
- Learn a specific process for opening a new account
- Know how to obtain & retain customers
- Learn to overcome common objections
- Know how to handle an account closing

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

By following the principles you'll learn in this program, you'll be a benefit to the bank and its customers.

Rip-Offs: Preventing Cash-Based Scams

(VHS)

RB-124

It's a fact: with crucial training, your employees can help protect your customers from becoming victims of criminal con artists. By watching re-enactments of the most commonly perpetuated scams, employees learn how to recognize cash-based rip-offs, including:

- Pigeon drop play
- Sweepstakes scams
- Home repair schemes
- Bank examiner scam
- Nigerian or advance fee scam
- Night deposit scam
- ATM scams

Every hour of every day,

more than \$6 million

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in the USA alone. And

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underreported crime in the

Help protect your customers and your employees. US Marshall Dennis Marlock shows who is victimized—which employees, which customers—and why. The Bank Protection Act requires yearly security training for all employees, even part-time employees. With this training and information, you can help stop a customer, an employee and your institution from becoming victims.





Confidentiality: Information Protection







RB-123

This program offers basic, need-to-know information, providing ongoing reinforcement and refresher training for years to come. Great real-life role plays and scenes of the many ways people's identities are stolen today, including a compelling story of a couple who lost everything due to identity theft.

Avoid compliance penalties due to lack of knowledge, negligence, and more. Featuring timely and important topics, this program was designed to get employees up to speed ASAP.

Audience..... All employees

Protecting information is essential. This content-rich program covers:

- CIP & Patriot Act
- Violations & penalties
- Safeguarding bank information
- Protecting customer information
- Social engineering, breeder docs
- Ploys to gain access to data
- Fraudulent reference checks
- Scams using ID & credit of recently deceased persons
- Effects of ID theft on the bank and its customers
- Examining ID—What to look for
- Your role in preventing ID theft

In Control: How to Manage the Angry & Emotional Customer

VHSD O

CS-120

Customers bring the stress and frustration of their everyday lives with them into the bank. But what should employees do if their customers' stress turns into anger? This excellent video helps employees understand that it's not about them. It also empowers them to gain control of the situation.

Through role plays, this program demonstrates how to implement a 5-point H.E.L.P.S. plan to diffuse customers' anger. Using these steps, your employees will help customers regain their composure and set the stage for solving the problem. By knowing what to say and how to say it, employees will be better prepared to help difficult customers resolve problems and complaints.

Employees also learn how to stay in control during uncomfortable customer situations. As a result, employees can manage the level of stress they experience at work—and that can have a positive impact on performance.

Through role plays, this program also shows effective communication techniques that benefit all employees.

Behavioral experts with a background in psychology, training and banking consulted on this video. Their hands-on approach to problem solving has been adopted by some of the world's most prestigious

Fortune 500 companies. A 5-star course!



Legal & Compliance Aspects of Deposit Accounts







Legal and compliance issues play a major role in the day-to-day activities of your personal bankers. They need to know about the legal aspects of deposit accounts as well as adhere to federal and state compliance regulations.

This program covers types of account ownership, signature cards, compliance regulations, and closing documents and disclosures. As part of our popular Personal Banking Essentials series, Legal & Compliance Aspects of Deposit Accounts will help your new account staff minimize costly legal and compliance errors.

This program is key to properly represent the bank, best serve its customers and ensure compliance. The following regs are covered:

- Reg DD: Truth in Savings
- Reg CC: Expedited Funds Availability
- Reg P: Privacy of Consumer Financial Information
- **OFAC: Office of Foreign Assets Control**
- Reg E: Electronic Fund Transfer Act
- Fair Credit Reporting Act
- Right to Financial Privacy Act
- BSA: Bank Secrecy Act
- **USA Patriot Act**

Your employees will be able to transfer what they learn to your institution's products and services.



PB-102

I Didn't Sign On to Sell! Series





ST-125, ST-126, ST-127, ST-128

Help Employees Overcome Fear of Selling to Become Sales Stars Role plays, role plays and MORE role plays show your employees how to overcome fear; what to say and how to say it; how to prepare to sell; learn the difference between features and benefits and much more!

Keep Current Business and Add to It

With more competitors entering the marketplace every day, it's essential your employees know how to keep current customers plus know how to up-sell and cross-sell.

Management needs to know how to plan for selling and how to support a sales environment. That's why you receive 4 programs in this outstanding series: 3 programs for employees and a 4th program—a blueprint for management. This behavior-changing video series on selling includes:

- I Didn't Sign on to Sell, Program #1. Covers fear of selling and rejection; basic sales concepts and the first 2 of 5 traits of a solutionoriented, sales professional. Role plays demonstrate skills. (21 min., ST-125)
- I Didn't Sign on to Sell, Program #2. Covers professional sales traits 3-5; partnership selling; up-selling & cross-selling; a sales attitude & more. Role plays demonstrate skills. (18 min., ST-126)
- I Didn't Sign on to Sell, Program #3. Follows a complete sales transaction—an extended role play—that uses a simple 5-step sales process; includes how to use open questions; shows specific phrases to use at key steps in the process & more. (28 min., ST-127)
- Selling in Banks: A Blueprint for Management. Covers what management must do to plan for sales; how to support sales; how to establish a foundation for selling success. Presented in an "informal meeting" of managers at various levels in the bank. Excellent! (30 min., ST-128)

Audience......All customer contact employees Running Time See above for respective times



How to Identify Suspicious **Activities & Transactions**







EC-126R

This money-laundering Bank Secrecy Act video course uses extensive role plays to show employees:

- How to recognize suspicious transactions & activities
- How to apply the "Know Your Customer" rules so that suspicious activities are not overlooked or customers are not reported in error
- What to do when a suspicious transaction is identified
- Instances in which both a CTR & SAR must be filed

Employees also learn common money-laundering tactics like layering, placement and structuring, as well as illegal use of wire transfers. This course was updated in 2005 to reflect the most current BSA rules regarding suspicious activities and transactions.



It's important for you to recognize suspicious activity at the start of the laundering process. The best way to do that is to know your customers. "?

Audience	.All employees,	especially frontline personne
Running Time		

Overview of Key Deposit Regs







EC-130R

Every customer contact employee—tellers, personal bankers, customer service reps—plus operations and other key employees need a basic understanding of these regulations

Featuring the most current regulations, this course will help your employees understand what each of these deposit regs mean to the bank, your customers and to their jobs. As a result of this program, your employees will know the basics of 6 key deposit regulations. This program covers:

- BSA: Bank Secrecy Act
- Reg CC: Expedited Funds Availability
- Reg DD: Truth in Savings
- Reg E: Electronic Fund Transfers
- Reg D: Eligibility of NOW Accounts
- Reg Q: Interest on Deposits

Employees learn why each reg was created—its purpose and how it affects your institution and customers. Comprehensive support material and a quiz are included.

Running Time25 minutes

Regulations are important to all of us. They protect our money and protect our financial rights.



Robbery: Are You Ready?



Knowing what to during a robbery is crucial to your

safety and to the safety of

those around you.



RB-121

Preparedness is key—failing to plan is planning to fail.

- What to do—before, during and after
- New ploys to gain access like Phony Repair Man
- Opening procedures

The program includes interviews with a top bank security expert and a police detective, who add insight to this excellent program. Audience...... All departments and employees



Overview of **Key Lending Regs**







EC-128

Real life examples help your lending staff understand how the 6 lending regulations protect all credit customers—including your employees for those times when they are credit consumers.

Viewers learn that it is their job to provide accurate information so consumers can make informed credit decisions. The course covers:

- Reg Z: Truth-in-Lending
- Reg C: HMDA
- Reg X: RESPA
- Reg B: ECOA
- The 3 Flood Regulations
- The Fair Housing Act

This course shows why each reg was created, how it affects your organization and your customers as well as what to say and what not to say. Of course, our excellent support material—and a quiz—are included.

Audience	All lending staff
Running Time	32 minutes

Security: Protection & Prevention







RB-107

This interactive, true-to-life video shows employees how to protect themselves, their coworkers and customers in the event of a robbery.

Produced in collaboration with a security expert and spokesman, this video reflects current bank security procedures and policies. It also contains exclusive information not available from other training resources.

Part 1: Security Protection & Prevention

This program for all employees opens with a scene in which the viewer is the robbery victim. Then employees are asked to fill out a robbery description form to test their observation skills—an interactive, fun and educational experience!

Two more real-life robberies demonstrate procedures that employees should follow during and after a robbery. Employees also learn security procedures that can make your institution an unattractive target for criminals. (27 minutes)

Part 2: Robbery Prevention for Management

This program provides valuable crime prevention tips for your security officer, bank management and policy makers. (8 minutes)

Audience....Part 1: All employees; Part 2: Security leadership Running Time See individual part times above

Understanding Personal & Business Banking Products

PB-101







Today's Personal Banker must know more than ever before—products, services, legal and compliance issues, documents and disclosures. They must also know how to spot fraud, how to verify identity, how to cross-sell, up-sell, and so much more. As a result of this course, employees will:

- Learn 9 key responsibilities of the Personal Banker
- Understand key confidentiality guidelines
- Learn an easy-to-use 6-point system for classifying bank products
- Know FDIC insurance guidelines
- Understand products & services available to retail customers
- Learn about products & services available to business banking customers

Part of our popular Personal Banking Essentials series, this program provides the basic

Running Time31 minutes



Preventing New Account Fraud: Customer Identification & Verification

TVHS D





PB-103

All employees are required to make "... every reasonable effort" to ensure the identity of persons requesting account status at your bank. As a result of this program, employees will:

- Understand their role in preventing fraud when opening accounts
- Recognize common types of new account fraud
- Know how to verify ID & documentation required to open an account
- Recognize behavioral & processing "red flags" when opening accounts
- Understand compliance laws related to preventing fraud

As part of our Personal Banking Essentials Series, this program will give your employees a basic understanding of fraud prevention. Common types of fraud covered include identity theft, cash back scam, paper hanging scam and phony claim scam. It also covers the Identity Theft and Assumption Deference Act of 1998 and the USA Patriot Act of 2001. This program would benefit all employees, but at a minimum, it's a must-see program for every person who opens accounts.



Audience	 All employees
Running Time	 24 minutes

Close Up on Fraud



BAI BST-103

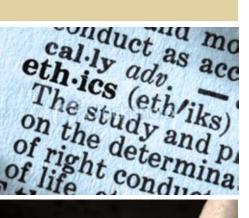
Proper training, common sense and correctly following bank rules can foil many fraud perpetrators. This program describes in detail:

- How to recognize signs of fraud
- Techniques to detect fake & counterfeit checks, currency & personal I.D.
- How to verify new account applications
- How to stop frauds & scams—including "cash back" scheme

Audience......All employees













Importance of Confidentiality



RB-101

Employees learn confidentiality is a requirement of the job and an essential element in the customer's relationship with the institution. Also, employees understand what, when and how certain information should be provided to the customer.

Audience............. All employees Running Time 21 minutes

A Matter of Integrity: An Ethics Program for Bankers



BAI ES-104

This very special video training program helps you deal with the delicate subject of employee theft. Unlike other programs, Integrity takes a positive approach to help you remind employees of the special trust placed in them by the institution and its customers. Role plays depict pressures that can lead good people astray—and the consequences.

Audience...... All Employees Running Time 10 minutes

Opening New Accounts: Compliance & Legal Responsibilities for Retail Accounts



SB-103A

This basics program reviews your institution's policies, procedures and forms for opening new accounts. It also covers:

- Individual Account Ownership
- Individual Account with Authorized Signer
- Joint Tenancy with Right of Survivorship
- Joint Tenants in Common without Survivorship
- Out of House Power of Attorney

The program includes a test, discussion questions and other supplemental material.

Audience....New Accounts Personnel Running Time 34 minutes

Opening New Accounts: Compliance & Legal Responsibilities for Commercial Accounts & Other Accounts



SB-103B

This program addresses commercial, non-profit association, trust, minor and court-ordered accounts. It covers:

- Sole Proprietorship
- Corporations
- General & Limited Partnerships
- Joint Ventures
- Non-Profit Associations
- Formal Trusts Payable on Death
- Executors, Administrators, Guardianships
- Revocable Trusts
- Uniform Gifts/Transfers to Minors

A test, discussion questions and other supplemental information is included with this program.

Audience....New Accounts Personnel Running Time 35 minutes

What is Check Kiting?



TT-105R

This program shows what check kiting is, how kites operate, and outlines prevention and detection techniques.

Key Communication Skills for the New Accounts Person



CS-109

Role plays demonstrate how to ask sensitive questions about age, income, account balances and so on as well as how to best determine a customer's needs.

Also covers what customers expect of the new accounts person, how to ask for permission to request personal information, how to answer questions when you don't know the answer and how to ask for the business in a professional, non-pushy manner. Features consultant Vicky Allen.

Audience....New Accounts Personnel Running Time 17 minutes



Cross-Servicing: Making Good Things Happen for Your Customers







ST-124

It's here—an attitude-changing program that's guaranteed to help your employees be enthusiastic about cross-selling! Designed for every employee who interacts with customers—either in person or on the phone—this two-program series covers it all. It starts by answering the 2 most important questions: "Why should I bother? What's in it for me?"

Program 1: Changing Attitudes

This program, designed to change hearts and minds about cross-selling, puts employees in everyday, real-life situations they can relate to—situations in which they've been helped by someone who's saved them time, money or inconvenience. The program effectively makes the point that cross-servicing simply means people helping people. (12 min.)

Program 2: Improving Skills

Seven role plays show the same employees from the Changing Attitudes program now cross-selling their customers at the bank—in a friendly, helpful, non-pushy manner. (19 min.)

Whether you call it Cross-Selling or Cross-Servicing, the principles, techniques and skills are the same. This excellent 2-part course changes attitudes, addresses fears and teaches new skills.

Audience......All employees Running Time 12 and 19 minutes





Everybody's Somebody's Customer







CS-114

This program shows employees how to treat each other—how to give each other good service. Role plays demonstrate and reinforce:

- How to present a cooperative, positive & pleasant attitude
- How to solve day-to-day problems using good judgement and alternative solutions
- How to be flexible, take responsibility & follow through

Citing the 3 Service Facts of Life, the program shows that everybody is somebody's customer—and needs to be treated with courtesy and professionalism. A "must-see" program for every employee.

AudienceAll	employees
Running Time	17 minutes

Customer Service is a **Contact Sport**





CS-118

Are your customers getting the service they expect? This advanced customer service program illustrates the differences between implied image—how your customers see you—and derived image—what they actually experience in a face-toface interaction.

When customers are dissatisfied, you not only lose their business, you have to replace it—and that can cost up to 8 times more than keeping the customers you already have. This presentation shows employees how to be "consultants" who know how to increase profits by meeting customers' needs and expectations. Your employees will also learn how to apply 7 keys of SERVICE:

See yourself as a business

Embrace new ideas

Recognize and reward each other

View everyone as a BIG customer

Innovate

Cause positive wows

Energy, energy, energy

An outstanding and motivating program.

Audience..... All employees Running Time35 minutes

Basic Banking Etiquette





The competition for new customers is tougher than ever—not to mention the cost of replacing lost business. So don't lose the customers you do have because of employees who lack basic business etiquette skills.

This excellent, role-play-packed program focuses on the specific actions—behaviors that used to be referred to as "common courtesies." It covers all the fundamentals:

- The basics—including how to make eye contact, use a request-to-serve phrase, ask for identification & much more
- How to politely leave a customer—both in the teller & customer service areas
- Public contact courtesies—no food or gum in public areas
- Handling the handshake—how & when
- Introductions

Designed for all employees but especially for customer contact personnel, role plays show employees exactly what to do and say to make your customers feel welcome in your institution.

Employees also gain the confidence to be comfortable and in control in everyday business interactions. This is a must-see program and a must-have for your training library.

Audience...... All customer contact personnel

More Basic Banking Etiquette







PR-110

PR-109

Like its companion program, Basic Banking Etiquette (above), this role- play-packed program shows employees exactly what to do and say to make your customers feel important and welcome in your institution. This outstanding course covers both customer & co-worker etiquette:

- Handling interruptions—both by phone & by coworkers
- Handling the gracious greeting
- New rules for the gender neutral workplace
- In-house etiquette—use of office equipment like copiers, computers, fax & employee common areas
- Personal business on bank time—let the video handle this sensitive topic for you!

Role plays give employees the confidence to be comfortable and in control in everyday business activities—so it is a win-win situation for everyone: You, your bank, your employees and your customers. Like Basic Banking Etiquette, this is a must-see program and a must-have for your training library.

















Key Communication Skills for the New Accounts Person



CS-109

Role plays demonstrate how to ask sensitive questions about age, income, account balances and so on as well as how to best determine a customer's needs.

Also covers what customers expect of the new accounts person, how to ask for permission to request personal information, how to answer questions when you don't know the answer and how to ask for the business in a professional, non-pushy manner. Features consultant Vicky Allen.

Audience....New Accounts Personnel Running Time 17 minutes

Telephone Skills



CS-107

Employees learn A-Z phone skills—how to:

- Speak clearly
- Repeat important information
- Ask questions tactfully
- Convey sincerity & courtesy
- Ask permission to put a call on hold or to transfer

It also covers how to properly answer someone else's phone; take accurate messages; handle sensitive questions and politely screen calls.

Audience...... All employees Running Time 17 minutes

Telephone Receptionist



CS-112

Employees learn "8 Signposts to Success" for the telephone and/ or information desk receptionist. Provides examples, a self-test and guidelines. Applies to anyone who answers the phone and takes messages.

Audience............ All employees Running Time 10 minutes

5-Star Service Solutions



SB-101

This much-advertised customer service program contains two segments—one geared to management and the other to staff.

The course stresses the need for a clear service mission statement promoted throughout the institution as well as the need to empower employees.

Audience........... All employees Running Time 30 minutes

How to Handle the Difficult Customer



CS-110

Employees learn how to diffuse anger; how to handle "abusive" situations; how to turn a negative discussion into a positive, problem-solving situation that benefits the employee, the institution and the customer.

Audience........... All employees Running Time 22 minutes

Customer Service: It's Good Business & It's Everybody's Business



CS-104

Employees learn how they play a key role in customer service and satisfaction. They also learn the "Moments of Truth" concept in working with customers and the 4 personal qualities of employees who provide quality service.

In addition, the video course addresses the importance of being happy in your work and taking pride in what you do. Role plays demonstrate examples within the bank.

Audience........... All employees Running Time 32 minutes

In Control: How to Manage the Angry & Emotional Customer

HSD O

CS-120

Customers bring the stress and frustration of their everyday lives with them into the bank. But what should employees do if their customers' stress turns into anger? This excellent video helps employees understand that it's not about them. It also empowers them to gain control of the situation.

Through role plays, this program demonstrates how to implement a 5-point H.E.L.P.S. plan to diffuse customers' anger. Using these steps, your employees will help customers regain their composure and set the stage for solving the problem. By knowing what to say and how to say it, employees will be better prepared to help difficult customers resolve problems and complaints.

Employees also learn how to stay in control during uncomfortable customer situations. As a result, employees can manage the level of stress they experience at work—and that can have a positive impact on performance.

Through role plays, this program also shows effective communication techniques that benefit all employees.

Behavioral experts with a background in psychology, training and banking consulted on this video. Their hands-on approach to problem solving has been adopted by some of the world's most prestigious Fortune 500 companies. A 5-star course!



Would You Do Business with You?

VHS



Entertaining, informative and inspiring Jane Handly presents a 5-star program on customer service. The former owner of a shopping company that did over 500,000 "secret shops," Jane shares information she learned about banks and their customers. She even provides "Customer Courtesies" you can put into action ASAP! Jane covers:

- 4 Secrets to good service
- What customers respond to
- Why customers leave
- 6 Taboos of service
- 7 Customer courtesies
- Why we need to find a better way to do the ordinary

An exceptional presenter, Jane travels over 100,000 miles each year conducting seminars and training programs for clients like Neiman Marcus, AT&T, IBM as well as major financial institutions nationwide. This is one of the best programs ever produced on the subject of customer service for bankers. We guarantee it!



Audience	All employees
Running Time	58 minutes

CS-115

How to Better Serve Your Senior Customer





CS-111

Excellent role plays demonstrate what to say and how to say it—the basic etiquette required—to serve senior customers.

In brief interviews with seniors, these customers tell employees exactly what they want and expect from their bank and its employees.

The video shows what to say to customers who want to "chat" during busy times as well as illustrates how to provide patient, understanding service.

Depicts how to offer assistance to a senior customer without being condescending. Sensitizes your employees to seniors' needs and the important role of the growing senior market. A very solid program.

Audience	All employees
Running Time	17 minutes

Determining Customers' Needs







To determine customers' needs as well as establish and maintain long-term, multiproduct relationships, employees must take action and demonstrate a positive attitude. As a result of this course, employees will:

PB-104

- Learn how to establish rapport
- Know how to ask needs-based questions to identify needs
- Learn to provide information & discuss options—not make decisions or give legal advice
- Learn a specific process for opening a new account
- Know how to obtain & retain customers
- Learn to overcome common objections
- Know how to handle an account closing

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

Audience...... All customer contact employees

> By following the principles you'll learn in this program, you'll be a benefit to the bank and its customers. >>

I Didn't Sign On to Sell! Series





ST-125, ST-126, ST-127, ST-128

Help Employees Overcome Fear of Selling to Become Sales Stars Role plays, role plays and MORE role plays show your employees how to overcome fear; what to say and how to say it; how to prepare to sell; learn the difference between features and benefits and much more!

Keep Current Business and Add to It

With more competitors entering the marketplace every day, it's essential your employees know how to keep current customers plus know how to up-sell and cross-sell.

Management needs to know how to plan for selling and how to support a sales environment. That's why you receive 4 programs in this outstanding series: 3 programs for employees and a 4th program—a blueprint for management. This behavior-changing video series on selling includes:

- I Didn't Sign on to Sell, Program #1. Covers fear of selling and rejection; basic sales concepts and the first 2 of 5 traits of a solutionoriented, sales professional. Role plays demonstrate skills. (21 min., ST-125)
- I Didn't Sign on to Sell, Program #2. Covers professional sales traits 3-5; partnership selling; up-selling & cross-selling; a sales attitude & more. Role plays demonstrate skills. (18 min., ST-126)
- I Didn't Sign on to Sell, Program #3. Follows a complete sales transaction—an extended role play—that uses a simple 5-step sales process; includes how to use open questions; shows specific phrases to use at key steps in the process & more. (28 min., ST-127)
- Selling in Banks: A Blueprint for Management. Covers what management must do to plan for sales; how to support sales; how to establish a foundation for selling success. Presented in an "informal meeting" of managers at various levels in the bank. Excellent! (30 min., ST-128)

Audience......All customer contact employees Running Time See above for respective times



Teamwork, Pride & Professionalism



BD-104

A master motivator and former coach of Notre Dame's legendary Fighting Irish football team, Lou Holtz shares his unique down-to-earth philosophy on how to work together and develop personal self-esteem. Program addresses all financial institution employees. His message on teamwork crosses all bank boundaries. A winner!

Audience........... All employees Running Time 22 minutes

Customer Retention & Service Quality



CS-103

Spokesman, author and highly respected banker Norwood "Red" Pope describes several simple steps to provide the high level of customer service that "keeps customers coming back."

Audience........... All employees Running Time 18 minutes

Your Image is on the Line



CS-116

Your employees are the most important people in your bank when they answer the telephone. The initial impressions your customers form of your institution are what they remember from that first telephone contact.

In this very popular telephone skills program produced by the experts—Southern Bell/South Central Bell—employees learn what to do when receiving and making a telephone call. Through role plays they see what to say and how to say it.

Audience........... All employees Running Time 23 minutes

What Do You Do After You Say Hello?





CS-113

Could your employees provide better service to your customers? Could they be more professional? This program covers how to:

- Greet a customer
- Use his/her name when appropriate
- Use a "Request to Serve" phrase
- Handle interruptions
- Leave the window or desk without worrying the customer
- And much more

PLUS the program answers the question: What's in it for me? Why should I make the effort? (No, it's not simply that it is good for the bank.)

Extensive role plays, realistic humor and "instant replays" make key points. A first-rate program with excellent support material.

Audience.......... All employees Running Time 26 minutes

A Management Perspective on Customer Retention & Service Quality



CS-101

A popular industry spokesman, Norwood "Red" Pope, "tells it like it is" to decision-makers who want improved profits by providing better customer service.

Audience........... All employees Running Time 11 minutes











SALES TRAINING



Basic Banking Etiquette





The competition for new customers is tougher than ever—not to mention the cost of replacing lost business. So don't lose the customers you do have because of employees who lack basic business etiquette skills.

This excellent, role-play-packed program focuses on the specific actions—behaviors that used to be referred to as "common courtesies." It covers all the fundamentals:

- The basics—including how to make eye contact, use a request-to-serve phrase, ask for identification & much more
- How to politely leave a customer—both in the teller & customer service areas
- Public contact courtesies—no food or gum in public areas
- Handling the handshake—how & when
- Introductions

Designed for all employees but especially for customer contact personnel, role plays show employees exactly what to do and say to make your customers feel welcome in your institution.

Employees also gain the confidence to be comfortable and in control in everyday business interactions. This is a must-see program and a must-have for your training library.

Audience...... All customer contact personnel

More Basic Banking Etiquette







PR-110

PR-109

Like its companion program, Basic Banking Etiquette (above), this role- play-packed program shows employees exactly what to do and say to make your customers feel important and welcome in your institution. This outstanding course covers both customer & co-worker etiquette:

- Handling interruptions—both by phone & by coworkers
- Handling the gracious greeting
- New rules for the gender neutral workplace
- In-house etiquette—use of office equipment like copiers, computers, fax & employee common areas
- Personal business on bank time—let the video handle this sensitive topic for you!

Role plays give employees the confidence to be comfortable and in control in everyday business activities—so it is a win-win situation for everyone: You, your bank, your employees and your customers. Like Basic Banking Etiquette, this is a must-see program and a must-have for your training library.





Cross-Servicing: Making Good Things Happen for Your Customers







It's here—an attitude-changing program that's guaranteed to help your employees be enthusiastic about cross-selling! Designed for every employee who interacts with customers—either in person or on the phone—this two-program series covers it all. It starts by answering the 2 most important questions: "Why should I bother? What's in it for me?"

Program 1: Changing Attitudes

This program, designed to change hearts and minds about cross-selling, puts employees in everyday, real-life situations they can relate to—situations in which they've been helped by someone who's saved them time, money or inconvenience. The program effectively makes the point that cross-servicing simply means people helping people. (12 min.)

Program 2: Improving Skills

Seven role plays show the same employees from the Changing Attitudes program now cross-selling their customers at the bank—in a friendly, helpful, non-pushy manner. (19 min.)

Whether you call it Cross-Selling or Cross-Servicing, the principles, techniques and skills are the same. This excellent 2-part course changes attitudes, addresses fears and teaches new skills.

Audience.....All employees Running Time 12 and 19 minutes



Basic Types of Brokerage Investments



ST-121

As our institutions offer more and more non-traditional services—brokerage, investments, insurance and others—it's imperative that each and every employee have a general, basic understanding of these additional products.

Your Employees...

While most customer contact personnel won't need detailed information, they do need to recognize the kinds of products your customers may ask about when talking to tellers, personal bankers or anyone they talk with on the phone.

As the name of the game is service—the one key feature which distinguishes one institution from another—employees must be better, more informed bankers.

With this knowledge, employees can refer customers to others in the bank—as appropriate—and keep valuable deposits in your institution.

Your Customers, Your Community...

As a community service, this program may be shown to groups visiting your institution: Senior citizens, high school and college students, investment clubs, etc.

Loan the program—free of charge ONLY—to interested groups: High school economics classes, adult education groups, community colleges, etc. An excellent public service and PR program!

Audience...... All customer contact personnel Running Time 24 minutes

Successful **Customer Service & Sales**







PB-105

In today's competitive marketplace, every employee must sell in the account-opening process. As a result of this course, employees will:

- Learn how to build trust
- Learn to gather sensitive personal financial information
- Know how to move up the trust continuum
- Understand features vs. benefits
- Learn the 3-product rule
- Know how to state rules & policies in a positive way
- Learn the specific steps to say 'no' when it's necessary
- Know how to obtain & retain customers
- Learn to overcome common objections
- Understand how to close the sale

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

Audience..... All customer contact employees











Listening for Success



ST-114

Employees learn how to be better listeners; how to greet a customer and listen for key information; how to set the mood, tone and direction of the conversation; and how to handle a question when you don't know the answer.

Audience....New Accounts Personnel Running Time 11 minutes

Banks Should Market the Nieman-Marcus Way



ST-109

Demonstrates and applies the 4 key principles on which Neiman-Marcus bases its success: quality product, customer as client, intensive product display and promoting the organization's high-quality image.

Features noted marketing author, journalist and speaker Dr. Leonard Berry.

Audience..... All frontline employees Running Time 12 minutes

Marketing with a Smile



ST-111

Employees learn how to view customer problems as challenges to be met and resolved—with the aid of a smile. Filmed on location, the program features a successful bank that promotes a "smile quotient" as part of its marketing campaign.

Audience..... All frontline employees Running Time 12 minutes

Cross Sell Caper: Cass of the Missing Opportunities



ST-119

This campy, entertaining, informative program follows Detective Harry S. Clueman as he detects clues and recognizes customer needs.

Detective Clueman shows that crossselling is simply providing first-rate customer service; that it benefits the institution, the customer and the employee. A fun approach that involves viewers in solving a series of "mysteries."

Not for everyone—a fun and interactive approach.

Audience...Tellers, Contact Personnel Running Time 20 minutes

Key Communication Skills for the New Accounts Person



CS-109

Role plays demonstrate how to ask sensitive questions about age, income, account balances and so on as well as how to best determine a customer's needs.

Also covers what customers expect of the new accounts person, how to ask for permission to request personal information, how to answer questions when you don't know the answer and how to ask for the business in a professional, non-pushy manner. Features consultant Vicky Allen.

Audience....New Accounts Personnel Running Time 17 minutes

Determining Customers' Needs





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To determine customers' needs as well as establish and maintain long-term, multiproduct relationships, employees must take action and demonstrate a positive attitude. As a result of this course, employees will:

PB-104

- Learn how to establish rapport
- Know how to ask needs-based questions to identify needs
- Learn to provide information & discuss options—not make decisions or give legal advice
- Learn a specific process for opening a new account
- Know how to obtain & retain customers
- Learn to overcome common objections
- Know how to handle an account closing

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

By following the principles you'll learn in this program, you'll be a benefit to the bank and its customers.

I Didn't Sign On to Sell! Series





ST-125, ST-126, ST-127, ST-128

Help Employees Overcome Fear of Selling to Become Sales Stars Role plays, role plays and MORE role plays show your employees how to overcome fear; what to say and how to say it; how to prepare to sell; learn the difference between features and benefits and much more!

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With more competitors entering the marketplace every day, it's essential your employees know how to keep current customers plus know how to up-sell and cross-sell.

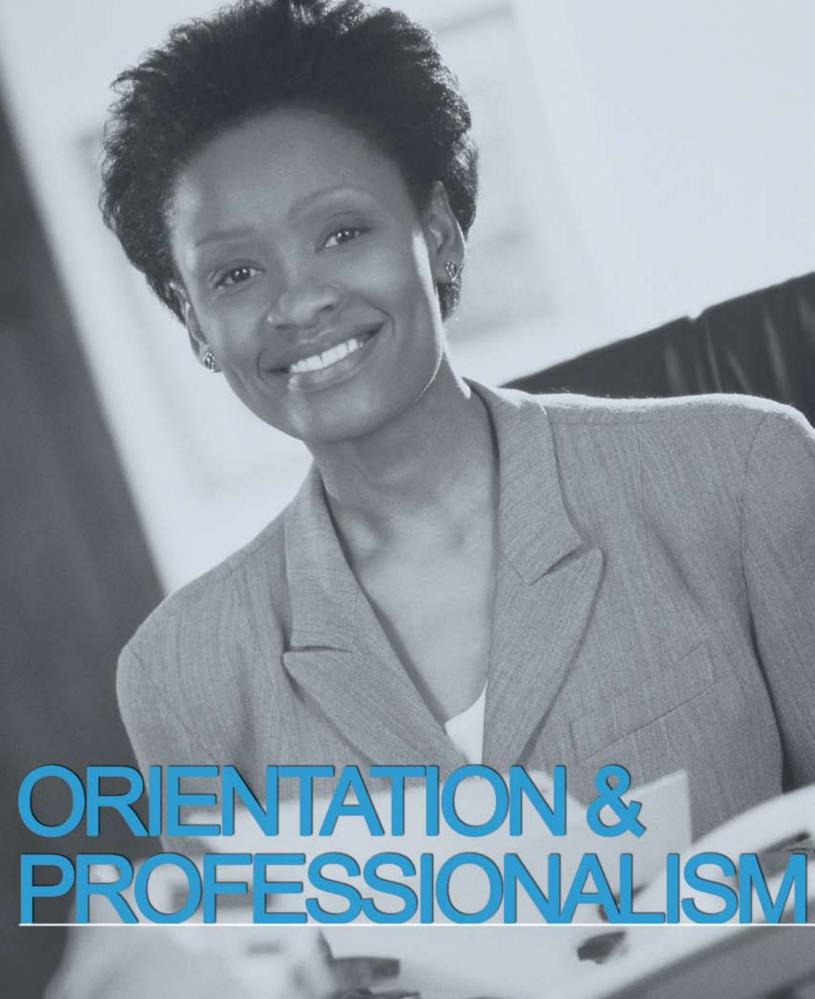
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- I Didn't Sign on to Sell, Program #1. Covers fear of selling and rejection; basic sales concepts and the first 2 of 5 traits of a solution-oriented, sales professional. Role plays demonstrate skills. (21 min., ST-125)
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 (28 min., ST-127)
- Selling in Banks: A Blueprint for Management. Covers what management must do to plan for sales; how to support sales; how to establish a foundation for selling success. Presented in an "informal meeting" of managers at various levels in the bank. Excellent! (30 min., ST-128)









Everybody's Somebody's Customer







CS-114

This program shows employees how to treat each other—how to give each other good service. Role plays demonstrate and reinforce:

- How to present a cooperative, positive & pleasant attitude
- How to solve day-to-day problems using good judgement and alternative solutions
- How to be flexible, take responsibility & follow through

Citing the 3 Service Facts of Life, the program shows that everybody is somebody's customer—and needs to be treated with courtesy and professionalism. A "must-see" program for every employee.

Audience	mployees
Running Time1	7 minutes

Dress for Success: Your Personal Business Style







PR-111

Fashions go in and out of style, but Dress for Success, our first-ever animated program, was designed to be timeless. The animated format allows us to present simple illustrations without showing specific trends or styles. Because Dress for Success will never go out of style, this may be the last wardrobe program you ever have to buy.

Dress for Success demonstrates how both men and women can put together complete and classic wardrobes using just 5 or 6 moderately-priced pieces of clothing they can mix and match.

Talking to employees about their wardrobes can be uncomfortable. However, dressing appropriately doesn't have to be difficult.

Customers prefer to give their money to someone who looks trustworthy. Let us show your employees how to look the part.

Audience......All employees (especially new hires)

How to Work with Difficult & Diverse People: A Survivors's Guide





CS-117

109

Here is the definitive program that shows your employees how to get along with just about everyone! Employees learn how to neutralize the negative effects of the office complainer, negaholic, know-it-all, the critic and many others they encounter in day-to-day business activities. The skills and techniques they learn here work well with both co-workers and customers.

This outstanding program covers the 9 most common types of difficult personalities including:

- The Negaholic
- The Clam
- The People Pleaser
- The Know-It-All
- The Trickster
- The Critic
- The Adult Child
- The Staller
- The Controller

Through a continual series of role plays, employees learn exactly what to say and how to say it when dealing with these common difficult behaviors. It's a must-see program for all staff and management. The topic of diversity and a respectful workplace are briefly addressed.



Understanding Personal & Business Banking Products





Today's Personal Banker must know more than ever before—products, services, legal and compliance issues, documents and disclosures. They must also know how to spot fraud, how to verify identity, how to cross-sell, up-sell and so much more. As a result of this course, employees will:

- Learn 9 key responsibilities of the Personal Banker
- Understand key confidentiality guidelines
- Learn an easy-to-use 6-point system for classifying bank products
- Know FDIC insurance guidelines
- Understand products & services available to retail customers
- Learn about products & services available to business banking customers

Part of our popular Personal Banking Essentials series, this program provides the basic

Running Time31 minutes





In Control: How to Manage the Angry & Emotional Customer







Customers bring the stress and frustration of their everyday lives with them into the bank. But what should employees do if their customers' stress turns into anger? This excellent video helps employees understand that it's not about them. It also empowers them to gain control of the situation.

Through role plays, this program demonstrates how to implement a 5-point H.E.L.P.S. plan to diffuse customers' anger. Using these steps, your employees will help customers regain their composure and set the stage for solving the problem. By knowing what to say and how to say it, employees will be better prepared to help difficult customers resolve problems and complaints.

Employees also learn how to stay in control during uncomfortable customer situations. As a result, employees can manage the level of stress they experience at work—and that can have a positive impact on performance. Through role plays, this program also shows effective communication techniques that benefit all employees.

Behavioral experts with a background in psychology, training and banking consulted on this video. Their hands-on approach to problem solving has been adopted by some of the world's most prestigious Fortune 500 companies. A 5-star course!

Banker Style: Dress Like a Professional without Breaking the Bank





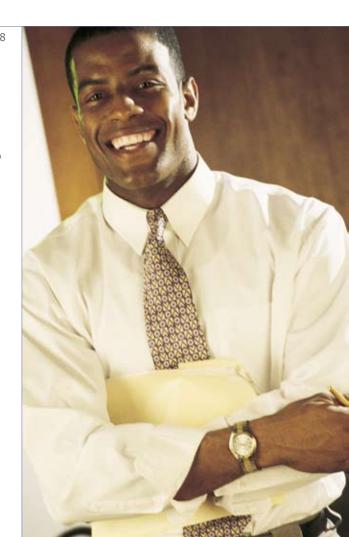
PR-108

As you know, it is very uncomfortable to talk to employees about their attire, hygiene and other sensitive personal topics that impact the workplace. So let this exceptional video resource do it for you!

Has "business casual" become less "business" and more "casual?" Employees learn what is appropriate "business casual" as well as how to build a basic business wardrobe. Banker Style covers:

- Building a basic, cost-effective business wardrobe
- Business casual
- Facial hair—beards & mustaches
- Hair styles & colors
- Hygiene & grooming
- Skirt lengths
- Footwear

Banker Style shows your employees—veterans, new hires, even prospective employees—how to dress appropriately and project a professional image on the job for a minimal investment.



CS-120

Basic Banking Etiquette





The competition for new customers is tougher than ever—not to mention the cost of replacing lost business. So don't lose the customers you do have because of employees who lack basic business etiquette skills.

This excellent, role-play-packed program focuses on the specific actions—behaviors that used to be referred to as "common courtesies." It covers all the fundamentals:

- The basics—including how to make eye contact, use a request-to-serve phrase, ask for identification & much more
- How to politely leave a customer—both in the teller & customer service areas
- Public contact courtesies—no food or gum in public areas
- Handling the handshake—how & when
- Introductions

Designed for all employees but especially for customer contact personnel, role plays show employees exactly what to do and say to make your customers feel welcome in your institution.

Employees also gain the confidence to be comfortable and in control in everyday business interactions. This is a must-see program and a must-have for your training library.

Audience...... All customer contact personnel

More Basic Banking Etiquette







PR-110

PR-109

Like its companion program, Basic Banking Etiquette (above), this role- play-packed program shows employees exactly what to do and say to make your customers feel important and welcome in your institution. This outstanding course covers both customer & co-worker etiquette:

- Handling interruptions—both by phone & by coworkers
- Handling the gracious greeting
- New rules for the gender neutral workplace
- In-house etiquette—use of office equipment like copiers, computers, fax & employee common areas
- Personal business on bank time—let the video handle this sensitive topic for you!

Role plays give employees the confidence to be comfortable and in control in everyday business activities—so it is a win-win situation for everyone: You, your bank, your employees and your customers. Like Basic Banking Etiquette, this is a must-see program and a must-have for your training library.









Cross Servicing: Making Good Things Happen for Your Customers







ST-124

It's here—an attitude-changing program that's guaranteed to help your employees be enthusiastic about cross-selling! Designed for every employee who interacts with customers either in person or on the phone—this two-program series covers it all. It starts by answering the 2 most important questions: "Why should I bother? What's in it for me?"

Program 1: Changing Attitudes

This program, designed to change hearts and minds about cross-selling, puts employees in everyday, real-life situations they can relate to—situations in which they've been helped by someone who's saved them time, money or inconvenience. The program effectively makes the point that cross-servicing simply means people helping people. (12 min.)

Program 2: Improving Skills

Seven role plays show the same employees from the Changing Attitudes program now cross-selling their customers at the bank—in a friendly, helpful, non-pushy manner. (19 min.)

Whether you call it Cross-Selling or Cross-Servicing, the principles, techniques and skills are the same. This excellent 2-part course changes attitudes, addresses fears and teaches new skills.

Audience	All employees
Running Time	12 and 19 minutes

Workplace Violence: The Calm Before the Storm

VHS

SB-121

OSHA reports that some 2 million American workers are victims of workplace violence every year. Workplace violence can strike anywhere, and no one is immune.

This pro-active video course is designed to help all employees—from frontline personnel to operations employees, from supervisors to executive staff—identify the warning signs of workplace violence. The goal: Prevent violence before it occurs. The program shows how to:

- Identify the characteristics of a potentially violent employee
- Resolve conflicts & manage stress
- Institute a Violence Prevention Program at your workplace
- Create threat management teams

Don't put off addressing this issue. Do it now—before you need it.

Audience...... All employees



How to Be a 5-Star Professional



PR-102

Employees learn attitude is a key to professionalism, and how to be problem solvers rather than problem collectors.

Employees will also understand the value of time and the need to prioritize work. Created and hosted by a successful bank president & CEO.

As a result of this program, employees will:

- Learn the concept of the 5-Star Professional
- Learn that the central factor in being a professional is attitude
- Learn how to be a problem solver rather than a problem collector
- Understand that a professional must be a team player to be truly successful
- Learn the value of time and the need to prioritize work

Audience	All employees
Running Time	12 minutes

Sexual Harrassment: It's Serious Business



SB-117

Everyone in your institution will benefit from seeing this program. It demonstrates how to recognize sexual harassment in the workplace as well as how to prevent it.

Role plays show how sexual harassment negatively affects all aspects of business, from your employees to your customers.

Stressing the importance of respect and professionalism in the workplace, this helpful program promotes open communication as a means of preventing and/or ending harassing situations.











Understanding the Lending Process



OR-106

Your employees learn: Why a bank lends money and why it's conservative in its lending policies; the basic terms; types of loans; and the "5 Cs" criteria used in making lending decisions.

Audience...... New Employees,
Customer Contact Personnel
Running Time 19 minutes

Basic Banking Products Made Simple



OR-105

A simple, straightforward approach to the 4 basic types of products offered by every financial institution.

Created by experienced bankers and trainers, this course shows the 4 basic product categories and how your bank's many products fit into these groups: Convenience Services, Short-Term Savings, Long-Term Investments and Lending.

Audience............ All Employees Running Time 18 minutes

The Importance of Account Profitability



OR-111

Employees learn how a bank stays in business. Citing FDIC statistics for passbook and checking accounts, a real bank president examines the operating costs and break-even point for each type of account.

Audience......All employees Running Time15 minutes

Communication Skills



SM-103

Did you know there are 4 distinct "communication styles?" And that to communicate effectively and persuasively with another person, it is most helpful to appeal to them in their own style? The basic styles include the:

- Driver
- Analytical
- Amiable
- Expressive

Like any other concept that attempts to categorize people, you'll find the people with whom you communicate will fall somewhere between and among these styles.

This program shows you how to identify your own style as well as how to work effectively with other styles.

Audience........... All employees Running Time 22 minutes

Financial Services: A Value-Added Business



OR-108

An overview of the business of banking, this program looks at the benefits offered to the bank's customers through its products and the costs associated with offering those products.

Audience........... All Employees Running Time 30 minutes

What Do You Do After You Say Hello?





CS-113

Could your employees provide better service to your customers? Could they be more professional? This program covers how to:

- Greet a customer
- Use his/her name when appropriate
- Use a "Request to Serve" phrase
- Handle interruptions
- Leave the window or desk without worrying the customer
- And much more

PLUS the program answers the question: What's in it for me? Why should I make the effort? (No, it's not simply that it is good for the bank.)

Extensive role plays, realistic humor and "instant replays" make key points. A first-rate program with excellent support material.

Audience........... All employees Running Time 26 minutes

Exploring the Basics of Banking



BAI ES-103

This video program presents the world of retail banking. Five separate segments cover:

- The World of Banking
- A Loyal Customer
- The Departments in a Bank
- Paths to Profit
- Satisfying Customer Needs

While each video segment runs from 3-7 minutes, it takes about 4 hours to complete the workbook activities, readings and exercises in this package.

Audience....All Employees, new hires Running Time 25 minutes

Importance of Confidentiality



RB-101

Employees learn confidentiality is a requirement of the job and an essential element in the customer's relationship with the institution. Also, employees understand what, when and how certain information should be provided to the customer.

Audience........... All employees Running Time 21 minutes

Understanding the Check-Clearing Process



TT-107

Details how checks move through the payment system; how check processing affects the institution and its customers; key "checkpoints." Includes Reg CC return item and endorsement rules.

Audience......All new employees, operations personnel Running Time14 minutes

A Matter of Integrity: An Ethics Program for Bankers



BAI ES-104

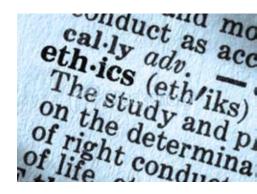
This very special video training program helps you deal with the delicate subject of employee theft. Unlike other programs, Integrity takes a positive approach to help you remind employees of the special trust placed in them by the institution and its customers. Role plays depict pressures that can lead good people astray—and the consequences.

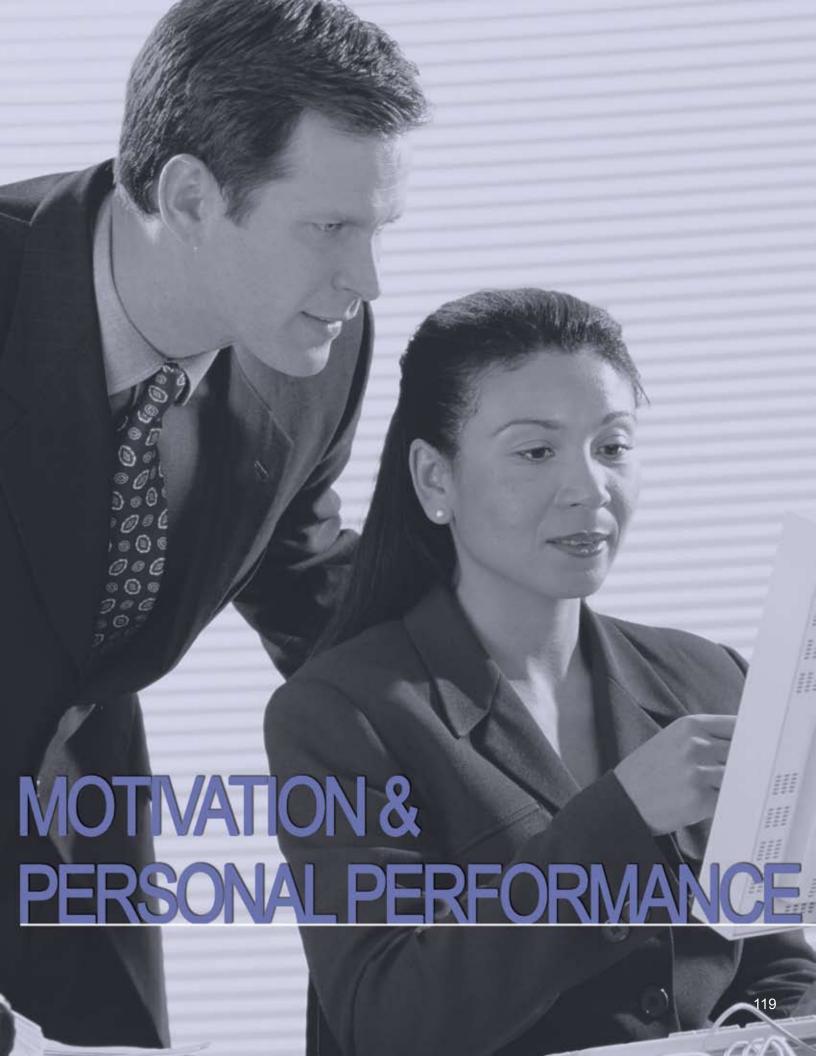














Everybody's Somebody's Customer







CS-114

This program shows employees how to treat each other—how to give each other good service. Role plays demonstrate and reinforce:

- How to present a cooperative, positive & pleasant attitude
- How to solve day-to-day problems using good judgement and alternative solutions
- How to be flexible, take responsibility & follow through

Citing the 3 Service Facts of Life, the program shows that everybody is somebody's customer—and needs to be treated with courtesy and professionalism. A "must-see" program for every employee.

Audience	All employees
Running Time	

Success Through Self-Esteem

VHS)

TT-108

Do any of your employees lack:

- Self-esteem?
- On-the-job motivation?
- Enthusiasm for the job?

Then this program is for your employees! It can improve the self-esteem, motivation and enthusiasm they exhibit on the job as well as help them in their personal lives.

Gifted motivational speaker Jane Handly presents a truly remarkable program designed to improve both work and personal performance.

In her entertaining and inspiring presentation, Jane covers:

- How to stay "up" & overcome the slumps
- How to overcome worry
- How to take care of yourself while taking care of business
- How to make the Law of Attraction work for you
- How to realize the benefits of work: confidence, character, accomplishment

This excellent program comes with a 6-minute Video Leader's Guide.

Audience..... All employees



A Matter of Integrity: **An Ethics Program for Bankers**



BAI ES-104

This very special video training program helps you deal with the delicate subject of employee theft. Unlike other programs, Integrity takes a positive approach to help you remind employees of the special trust placed in them by the institution and its customers. Role plays depict pressures that can lead good people astray—and the consequences.

Audience..... All Employees Running Time 10 minutes



Teamwork, Pride & **Professionalism**



BD-104

A master motivator and former coach of Notre Dame's legendary Fighting Irish football team, Lou Holtz shares his unique down-to-earth philosophy on how to work together and develop personal self-esteem. Program addresses all financial institution employees. His message on teamwork crosses all bank boundaries. A winner!

Audience..... All employees Running Time 22 minutes



Communication Skills



SM-103

Did you know there are 4 distinct "communication styles?" And that to communicate effectively and persuasively with another person, it is most helpful to appeal to them in their own style? The basic styles include the:

- Driver
- Amiable
- Analytical
- Expressive

Like any other concept that attempts to categorize people, you'll find the people with whom you communicate will fall somewhere between and among these styles. This program shows you how to identify your own style as well as how to work effectively with other styles.

Audience..... All employees Running Time 22 minutes

In Control: How to Manage the Angry & Emotional Customer







CS-120

Customers bring the stress and frustration of their everyday lives with them into the bank. But what should employees do if their customers' stress turns into anger? This excellent video helps employees understand that it's not about them. It also empowers them to gain control of the situation.

Through role plays, this program demonstrates how to implement a 5-point H.E.L.P.S. plan to diffuse customers' anger. Using these steps, your employees will help customers regain their composure and set the stage for solving the problem. By knowing what to say and how to say it, employees will be better prepared to help difficult customers resolve problems and complaints.

Employees also learn how to stay in control during uncomfortable customer situations. As a result, employees can manage the level of stress they experience at work—and that can have a positive impact on performance. Through role plays, this program also shows effective communication techniques that benefit all employees.

Behavioral experts with a background in psychology, training and banking consulted on this video. Their hands-on approach to problem solving has been adopted by some of the world's most prestigious Fortune 500 companies. A 5-star course!

How to Work with Difficult & Diverse People: A Survivors's Guide



CS-117

Here is the definitive program that shows your employees how to get along with just about everyone! Employees learn how to neutralize the negative effects of the office complainer, negaholic, know-it-all, the critic and many others they encounter in day-to-day business activities. The skills and techniques they learn here work well with both co-workers and customers.

This outstanding program covers the 9 most common types of difficult personalities including:

- The Negaholic
- The Clam
- The People Pleaser
- ◆ The Know-It-All
- The Trickster
- The Critic
- The Adult Child
- The Staller
- The Controller

Through a continual series of role plays, employees learn exactly what to say and how to say it when dealing with these common difficult behaviors. It's a must-see program for all staff and management. The topic of diversity and a respectful workplace are briefly addressed.



Would You Do Business with You?





CS-115

Entertaining, informative and inspiring Jane Handly presents a 5-star program on customer service. The former owner of a shopping company that did over 500,000 "secret shops," Jane shares information she learned about banks and their customers. She even provides "Customer Courtesies" you can put into action ASAP! Jane covers:

- 4 Secrets to good service
- What customers respond to
- Why customers leave
- 6 Taboos of service
- 7 Customer courtesies
- Why we need to find a better way to do the ordinary

An exceptional presenter, Jane travels over 100,000 miles each year conducting seminars and training programs for clients like Neiman Marcus, AT&T, IBM as well as major financial institutions nationwide. This is one of the best programs ever produced on the subject of customer service for bankers. We guarantee it!



Energizing Your Performance







CS-119

123

How can you prevent personal and professional burnout? This high-energy program demonstrates how your employees can motivate themselves and enhance their personal and business success. It's up to them—not their employers, supervisors or co-workers—to manage themselves. This behavior-changing presentation also shows employees how to handle change. Employees are urged to:

- Let go of past failures & disappointments
- Concentrate on today
- Re-examine their attitudes & behaviors
- Re-discover their talents
- Re-apply them to their work

Master motivator Eileen McDargh suggests this simple 4-point plan:

- Show up
- Pay attention
- Tell the truth
- Keep things in perspective

This inspiring program helps employees find the energy they need to recharge their batteries and take charge of their personal and professional lives.

Audience......All employees Running Time40 minutes





Coaching I: Improve Employee Performance Through Coaching

126





SM-114

As a manager, you cannot change people but you can improve behavior. In this video course, managers learn how to coach employees to get desired performance results. In addition, it outlines:

- 4 Management Myths—Myth: To be a good manager, you need to be a psychologist.
- 3 Management Facts of Life— Fact: You manage behavior not people.
- 6 Critical Questions—Question: Do you unintentionally reward negative behavior?
- And much more!

An excellent, extended role play shows a supervisor coaching an employee who is frequently late for work. This detailed "how to" role play shows exactly what to say and how to say it. A first-rate program designed to improve problem behavior ASAP!

Audience......Supervisors and Managers

Coaching II: More Techniques to Improve **Employee Performance**



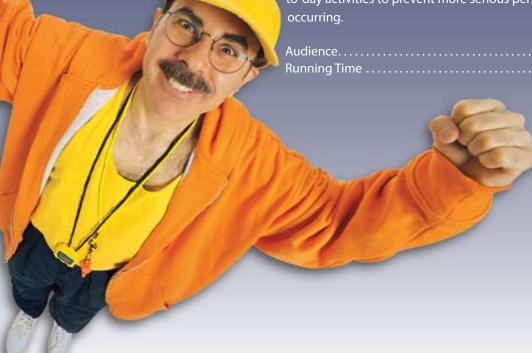




Building on the knowledge base from Coaching I, this program demonstrates more techniques to improve work performance. This program addresses coaching the difficult employee as well as the employee who wants to improve but needs specific guidance.

> How to use consequences—both negative and positive—to reinforce behavior is also demonstrated. Plus learn how to coach in routine dayto-day activities to prevent more serious performance problems from occurring.

Audience..... Supervisors and Managers Running Time25 minutes





Executive Briefing on Strategic Security Issues







Your Board of Directors must review security policies every year, due to the Bank Protection Act. For this crucial meeting, respected industry expert, William F. Gearin, former BAI Security Commission Chairman, applies his 40+ years in law enforcement and bank security to provide insight and strategic guidance for top management.

For ease of use, this program is divided into the seven segments listed below:

- Segment 1: Security Leadership
- Segment 2: Failing to Plan is Planning to Fail
- Segment 3: Bullet-Resistant Barriers
- Segment 4: Dye Pacs
- Segment 5: Other Deterrents
- Segment 6: The War on Check Fraud
- Segment 7: Loan Fraud

Segments can be viewed individually, in bundles of two or more, or all at one time.

Audience..... Board of Directors, Security Officers, Top Mgmt

Successful **Customer Service & Sales**







PB-105

In today's competitive marketplace, every employee must sell in the account-opening process. As a result of this course, employees will:

- Learn how to build trust
- Learn to gather sensitive personal financial information
- Know how to move up the trust continuum
- Understand features vs. benefits
- Learn the 3-product rule
- Know how to state rules & policies in a positive way
- Learn the specific steps to say 'no' when it's necessary
- Know how to obtain & retain customers
- Learn to overcome common objections
- Understand how to close the sale

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

Audience..... All customer contact employees

I Didn't Sign On to Sell! Series



ST-125, ST-126, ST-127, ST-128

Help Employees Overcome Fear of Selling to Become Sales Stars Role plays, role plays and MORE role plays show your employees how to overcome fear; what to say and how to say it; how to prepare to sell; learn the difference between features and benefits and much more!

Keep Current Business and Add to It

With more competitors entering the marketplace every day, it's essential your employees know how to keep current customers plus know how to up-sell and cross-sell.

Management needs to know how to plan for selling and how to support a sales environment. That's why you receive 4 programs in this outstanding series: 3 programs for employees and a 4th program—a blueprint for management. This behavior-changing video series on selling includes:

- I Didn't Sign on to Sell, Program #1. Covers fear of selling and rejection; basic sales concepts and the first 2 of 5 traits of a solution-oriented, sales professional. Role plays demonstrate skills. (21 min., ST-125)
- I Didn't Sign on to Sell, Program #2. Covers professional sales traits 3-5; partnership selling; up-selling & cross-selling; a sales attitude & more. Role plays demonstrate skills.

 (18 min., ST-126)
- I Didn't Sign on to Sell, Program #3. Follows a complete sales transaction—an extended role play—that uses a simple 5-step sales process; includes how to use open questions; shows specific phrases to use at key steps in the process & more.

 (28 min., ST-127)
- Selling in Banks: A Blueprint for Management. Covers what management must do to plan for sales; how to support sales; how to establish a foundation for selling success. Presented in an "informal meeting" of managers at various levels in the bank. Excellent! (30 min., ST-128)





A Systematic Approach to Conducting Effective Performance Appraisals

VHS

SM-113

This advanced program covers the purpose of performance reviews; supervisor's and manager's role in the process and a recommended sequence of events.

Plus a list of helpful hints to ensure success is also included.

Excellent information presented in a direct, straightforward, no-frills manner. Outstanding support materials accompany this video.

Audience	Supervisors and Managers
Running Time	16 minutes

Sexual Harrassment: It's Serious Business

VHS

SB-117

Everyone in your institution will benefit from seeing this program. It demonstrates how to recognize sexual harassment in the workplace as well as how to prevent it.

Role plays show how sexual harassment negatively affects all aspects of business, from your employees to your customers.

Stressing the importance of respect and professionalism in the workplace, this helpful program promotes open communication as a means of preventing and/or ending harassing situations.

Determining Customers' Needs





PB-104

To determine customers' needs as well as establish and maintain long-term, multiproduct relationships, employees must take action and demonstrate a positive attitude. As a result of this course, employees will:

- Learn how to establish rapport
- Know how to ask needs-based questions to identify needs
- Learn to provide information & discuss options—not make decisions or give legal advice
- Learn a specific process for opening a new account
- Know how to obtain & retain customers
- Learn to overcome common objections
- Know how to handle an account closing

This program is part of our 5-star Personal Banking Essentials series, and it's a must-see for every employee who interacts with customers.

By following the principles you'll learn in this program, you'll be a benefit to the bank and its customers.





Communication Skills

VHS

SM-103

Did you know there are 4 distinct "communication styles?" And that to communicate effectively and persuasively with another person, it is most helpful to appeal to them in their own style? The basic styles include the:

- Driver
- Analytical
- Amiable
- Expressive

Like any other concept that attempts to categorize people, you'll find the people with whom you communicate will fall somewhere between and among these styles.

This program shows you how to identify your own style as well as how to work effectively with other styles.

Workplace Violence: The Calm Before the Storm

VHS

SB-121

OSHA reports that some 2 million American workers are victims of workplace violence every year. Workplace violence can strike anywhere, and no one is immune.

This pro-active video course is designed to help all employees—from frontline personnel to operations employees, from supervisors to executive staff—identify the warning signs of workplace violence. The goal: Prevent violence before it occurs. The program shows how to:

- Identify the characteristics of a potentially violent employee
- Resolve conflicts & manage stress
- Institute a Violence Prevention Program at your workplace
- Create threat management teams

Don't put off addressing this issue. Do it now—before you need it.

How to Work with Difficult & Diverse People: A Survivors's Guide



CS-117

Here is the definitive program that shows your employees how to get along with just about everyone! Employees learn how to neutralize the negative effects of the office complainer, negaholic, know-it-all, the critic and many others they encounter in day-to-day business activities. The skills and techniques they learn here work well with both co-workers and customers.

This outstanding program covers the 9 most common types of difficult personalities including:

- The Negaholic
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- The Trickster
- The Critic
- The Adult Child
- The Staller
- The Controller

Through a continual series of role plays, employees learn exactly what to say and how to say it when dealing with these common difficult behaviors. It's a must-see program for all staff and management. The topic of diversity and a respectful workplace are briefly addressed.



Be Prepared to Speak



This outstanding program is a step-by-step guide to public speaking.

Produced by noted Toastmasters SB-124 International, the video shows how to target your audience, how to organize your speech, how to use stories and quotations to enhance your presentation, how to overcome nervousness and how to leave your audience with a powerful and lasting impression.

Audience.....Supervisors,

Managers, Executives
Running Time27 minutes

Management Principles for New Women Managers



SM-102

New women managers learn:

- 10 key attributes of efficient managers
- Essential managerial functions
- Traditional female "attitudes" that help or hamper
- How to use power effectively
- A "model" method & strategy to strengthen weaknesses

As a result of viewing this program, participants will be able to identify managerial strengths and design corrective action plans for weaknesses.

Audience......New Women Mgrs. Running Time25 minutes

How To Motivate Your People



SM-109

Supervisors learn what motivates people at various levels in the organization and different stages of personal development. Also covers success and reward systems, positive work environments and personal recognition programs.

Audience...... Supervisors, Mgrs. Running Time 18 minutes

Time Management



SM-104

Two top industry consultants cover the topic of time management including:

- Time leaks
- How to handle paperwork overload
- 25 time-saving shortcuts & delegation tips

An informative, enjoyable program.

Audience.....Supervisors, Mgrs. Running Time22 minutes

Supervisory Training: One of the Gang





SM-101

New supervisors learn how to cope with changes in the workplace as a result of a promotion—like former peers who react negatively to the new supervisor's status.

Covers key qualities that comprise an effective supervisor, plus four points in working with team players in one-on-one situations.

Audience......New Supervisors Running Time12 minutes

How to Successfully Manage Change



SM-115

New products, services, technology, regulations and cost-controls make change in banking and elsewhere an ongoing process.

Supervisors and managers learn how change affects employees; how to identify the symptoms of change—like recognizable patterns of behavior—and how to manage change by employing effective solutions.

Audience...... Supervisors, Mgrs. Running Time 16 minutes

Problem Focus vs. Outcome Focus



SM-107

Employees learn the difference between 2 common types of problem-solving methods and how to sharpen problem-solving skills by constructing "outcome" statements. This excellent program is designed to help employees solve problems successfully and positively.

Audience...... Supervisors, Mgrs. Running Time 20 minutes

Delegating Responsibility



SM-108

Supervisors learn:

- What delegation is
- Why it is important
- What is required
- How to prepare for delegation

They learn delegation is often the most important—yet most difficult—task for new supervisors.

Audience.....New Mgrs, Supervisors Running Time 9 minutes

Incentives: How to Make Them Work For You



SM-111

How to use cost-effective incentives to motivate employees, improve productivity and profitability.

And please note: Money is not always necessary!

An industry expert covers what elements comprise a good incentive program as well as outlines special management considerations. The program cites examples of specific successful incentive programs.

Audience.....Supervisors,

Managers, Executives
Running Time25 minutes

Selection Interviewing: How to Hire the Right Person for the Job



SM-117

Poor hiring decisions result in discipline problems, poor motivation and low productivity. Proper hiring can save time, money and morale!

This program includes everything supervisors and managers need to know to improve their hiring success ratios.

Excellent support materials include interviewing techniques and a handy guide to use in every interview situation.

Audience......Any Employee that
Conducts Employment Interviews
Running Time29 minutes

Goal Setting



SM-106

Learn how to improve performance by setting attainable goals.

The advantages of goal setting as well as guidelines for constructive goal setting are covered in this program.

Also addressed are potential problems; employee commitment; common events that cause high and low levels of productivity; and task-oriented vs. goal-oriented employees.

Audience...... Supervisors, Mgrs. Running Time 13 minutes

Performance Appraisal



SM-110

This basic program demonstrates the right and wrong ways to conduct a performance appraisal; shows how both the employee and supervisor can benefit.

Extensive support material includes sample evaluation forms and follow-up reports. This popular, informative and enjoyable program features experts Diane Johnson and Paul Ott.

Audience..... Supervisors, Managers Running Time16 minutes

Communication Skills



SM-103

Discusses the 9 qualities of a successful supervisor and key communication elements. Helps each person identify his/her own personal communication style and how to work effectively with other styles. Features 2 top consultants who conduct several role plays.

Audience......Supervisors,
Managers, Executives
Running Time22 minutes

Interviewing Skills



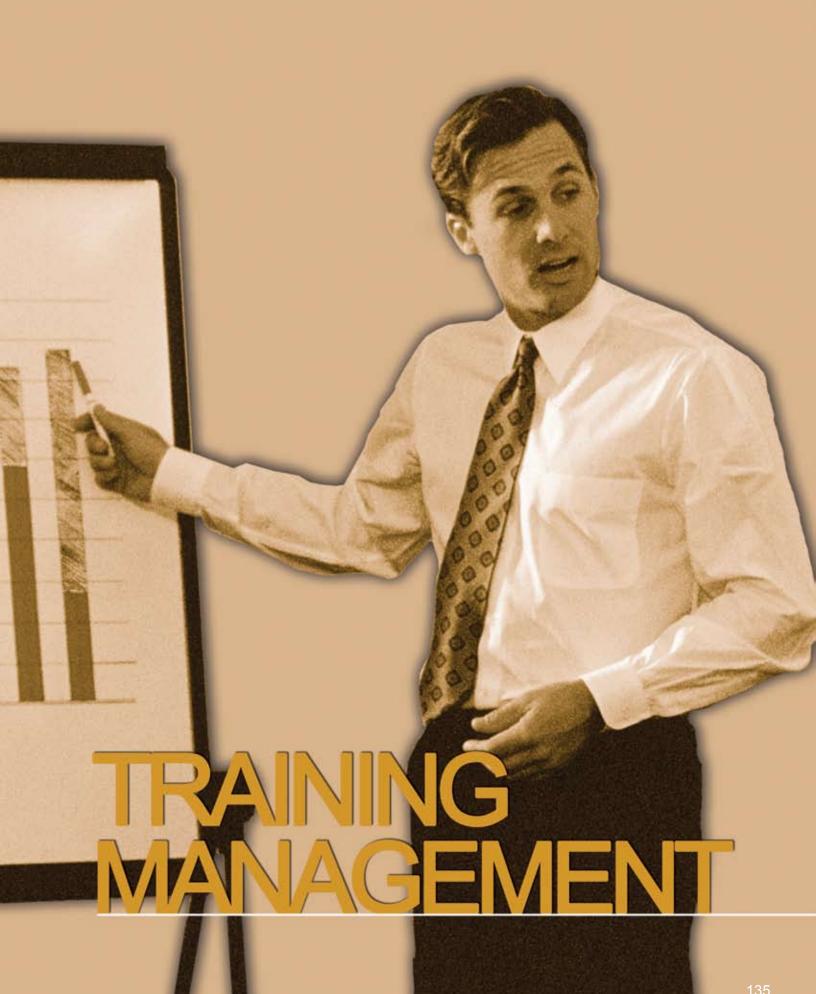


SM-112

Interviewing prospective employees requires a thorough knowledge of the law—the Equal Employment Opportunity Act.

To ensure compliance, this excellent training video covers the 10 Taboo Topics and features a "flashback" role play so viewers can test their knowledge. A good basics program for anyone who interviews prospective employees.

Audience.......Any Employee that
Conducts Employment Interviews
Running Time11 minutes



How to Make Time for Training



TM-113

Features 10 case studies of training managers at community, mid-size and large metropolitan institutions. Details the techniques they use—Lunch'n Learn, Break-Time Cinema and many more—to fit training into busy bank and employees' schedules.

Audience.....Training Staff Running Time23 minutes

A 3-Step Formula for Training Design



TM-117

Designing a training program doesn't need to be a complex process when you use the simple "T-I-P no-fail formula" for success.

Audience......Training Staff Running Time7 minutes

10 Training Energizers You Can Bank On



TM-108

Learn to use "energizers" to keep trainees motivated, upbeat and enthusiastic.

Understand the different types of energizers and their applications including:

- Establish rapport
- Reinforce key principles & terms
- Improve communication skills
- Enhance perception
- Stimulate group interaction

Extensive support materials. An excellent program!

Audience.....Training Staff Running Time19 minutes

How to Promote Training in Your Institution



TM-102

Features practical ideas you can use to promote your training sessions—how to make them more exciting and how to raise employees' level of enthusiasm for training sessions.

Audience.....Training Staff Running Time18 minutes

Ways to Enhance Adult Learning



TM-107

Covers 2 ways to enhance adult learning: Through use of visual presentations and through employee involvement. Includes specific activities to encourage participation.

Audience.....Training Staff Running Time15 minutes

Training Manager: You are the Ultimate Coach



TM-114

Using Notre Dame's former coach, Lou Holtz, as a role model (and film footage of the coach in action) the program outlines personal characteristics and success strategies for the training manager who wants to be the best he/she can be. A firstrate program.

Audience......Training Staff Running Time14 minutes

How to Track Training Results



TM-105

Discusses the need for developing a structured format to help you track specific training program results.

Audience.....Training Staff Running Time20 minutes

The 8 Roles of the Training Manager



TM-116

Discusses the 8 important roles of the training manager. Examines the training manager's ultimate goal: To maximize learning and to minimize teaching.

By understanding and clarifying your roles and various job functions, your effectiveness will be increased.

Audience.....Training Staff Running Time25 minutes

Professionalism In Training



TM-104

This program illustrates specific ways in which you can become a more professional trainer.

Audience.....Training Staff
Running Time14 minutes



5 Creative Training Techniques



TM-109

Use 5 very creative training techniques to improve retention, aid learning and make your sessions interesting, lively and—as a result—well attended!

Topics covered include the use of props, music, community-oriented prizes, projects and more.

Audience.....Training Staff Running Time12 minutes

4 Tips to Improve Your Presentation Skills



TM-110

Improve your training presentation skills with these practical techniques you can put into practice now.

Audience.....Training Staff Running Time16 minutes

Incorporating the Corporate Culture in Training



TM-115

It is essential that the training manager reinforce the values and attitudes of the organization during regular training sessions. This program details how to incorporate the corporate culture using simple and proven techniques.

Audience.....Training Staff Running Time10 minutes

Conducting Effective Role Plays



TM-106

This program shows how to conduct effective role plays to enhance and strengthen your training sessions.

Audience.....Training Staff Running Time9 minutes

Coaching:

The Supervisor's Critical Role in the Training Process



TM-111, 112

This video includes 2 segments:

Part 1: Covers the 3 components of learning. Also addresses observation-based training, coaching and a results-oriented, step-by-step approach to involve supervisors in the training process.

Part 2: Details the 5 most common objections from supervisors, specific methods and how to techniques to overcome those objections plus much more.

Audience.....Training Staff Running Time29 minutes



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