

# Education is a Path, Not a Destination



## LCUL's 2018 education calendar promises to keep you growing!

Leadership Academy	January 24-25
Compliance School	February 21-22
CUNA GAC	February 25-28
Member Service with WOW	March 22
Share Accounts Basics	March 27
Louisiana Governmental Affairs Conference	April 10-11
Share Accounts Advanced	April 18
BSA Officer Training (in conjunction w/LBA)	April 25
Young Professional Workshop	April 27-28
Financial Technologies	May 9-10
SRCUS CUNA Management School	June 8-15
University of Lending (a Rex Johnson School Program)	June 12-14
Supervisory Committee Conference	June 24-26
SRCUS Director's Conference	July 14-18
LCUL Annual Meeting & Convention	August 1 - 4
Branch Manager Forum 2.0	August 22-23
Mortgage Loan Originator Training	September 18
New Laws & Compliance Conference	September 19-20
Marketing & Business Development Conference	October 10-11
Intermediate Accounting	October 24
IRA Update	November 13

Educational programs will be added to the calendar throughout the year as new topics of importance emerge to the forefront. Look for updates in LCUL's e-newsletters!

*\*Dates/details of education programs subject to change*



*Louisiana*  
**Credit Union League**

Conferences, Schools & Workshops

# Distance Learning Opportunities

## COMPLIANCE SERIES:

1/30/2018	Job-Specific Compliance Training for the Frontline
4/18/2018	Compliance Rules All Staff Must Know
5/31/2018	Job-Specific Compliance Training for Lenders
8/30/2018	Regulatory Requirements for the Board & Senior Management
10/31/2018	Job-Specific Compliance Training for Deposit Operations
11/14/2018	Robbery Preparedness: Requirements & Proven Strategies

## CONSUMER DEBT SERIES:

1/17/2018	Credit Reporting & Delinquent Accounts: Disputes, Revisions, Recent Guidance
3/7/2018	Managing Chapter 7 & 13 Consumer Bankruptcies:
5/23/2018	Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures & More.
7/18/2018	Reducing Consumer Loan & Collection Losses
9/19/2018	Maximizing Recoveries on Charged-Off Loans
11/7/2018	Proper Repossession, Notice & Sale of Non-Real Estate Collateral

## CYBER SERIES:

2/7/2018	Emerging IT Technologies 2018: What Are They & Do They Matter?
4/3/2018	FFIEC Cyber Security Assessment Tool: Issues & Answers
6/13/2018	Beginning IT Officer Training
8/9/2018	Expanding & Improving Your Required IT Risk Assessment Program
10/9/2018	Cyber Threats: Prevention, Detection & Response
12/4/2018	Compliance Questions & Issues in Deploying Mobile Remote Deposit Capture

## IRA SERIES:

1/23/2018	2018 IRA & HSA Update & Hot Topics
3/29/2018	IRA Overview: Traditional & Roth IRA & SEP Plans
5/15/2018	Current IRA Issues
7/10/2018	Understanding IRA Beneficiary Designations, Death Distributions & More
10/16/2018	IRA Conversions, Recharacterizations & Excess Contributions
11/28/2018	Top 10 IRA Rollover Mistakes

## NEW ACCOUNTS SERIES:

2/22/2018	Opening Consumer Accounts: Regulations, CDD & Documentation
3/6/2018	Opening Deposit Accounts for Nonprofit Organizations
5/10/2018	Opening Business Accounts
6/27/2018	Opening Trust Accounts
8/23/2018	Opening Minor Accounts: Signature Cards, Access, Ownership
10/11/2018	Opening Accounts for Nonresident Aliens

## ***New! Four-Part Series: Save \$80 on the Series!***

## CALL REPORT SERIES:

3/20/2018	Recent Call Report Changes & Top 10 Errors
6/6/2018	Call Report Advanced Lending Schedules
10/2/2018	Call Reports & Financial Statements & Schedules B-E
12/11/2018	Auditing Call Reports

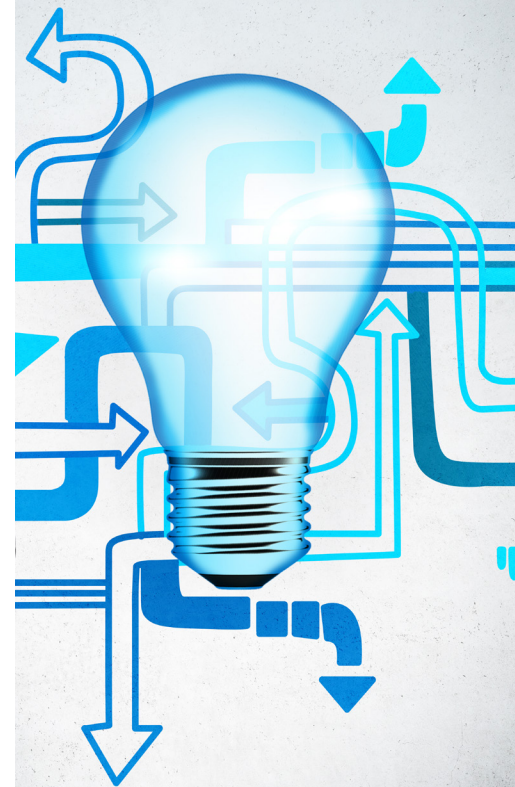
## DIRECTOR SERIES:

2/15/2018	Directors' Role & Responsibilities When a Data Breach Occurs
4/25/2018	Overseeing Credit Union Performance: The Role of Audit
7/25/2018	Assessing Credit Risk for Directors
9/18/2018	Board Governance Essentials

## MARKETING SERIES:

6/21/2018	Advertising Compliance for Electronic, Website, TV & Radio Promotions
7/17/2018	Developing, Maintaining & Sustaining Brand Loyalty
8/14/2018	Advertising & the New Media Mix: What's Right for Your Credit Union?
9/20/2018	Measuring the ROI of Your Digital Marketing Strategy

**Six Part Series Special:  
Get 6 for the Price of 5!**







# Distance Learning Opportunities

Can't get away for training? Our webinars offer high-quality training opportunities without the added expense and inconvenience of off-site travel. For a full description, visit [www.lcul.com](http://www.lcul.com) and click on Education.

## JANUARY

- 3: ACH Tax Refunds: Exceptions, Posting & Liabilities
- 4: Top Issues for 2017 HMDA Reporting: Due March 1, 2018
- 9: Supervisory Committee & Board Training: Call Reports
- 10: Loan Underwriting 101
- 11: Board Secretary: Document Minutes, Corrections, Disagreements
- 17: Credit Reporting & Delinquent Accounts
- 18: Compliance for Promotions, Bonuses, Contests & Sweepstakes
- 23: 2018 IRA & HSA Update & Hot Topics
- 24: Preparing for a Military Lending Act Audit
- 25: Same Day ACH Final Phase, Effective March 15, 2018
- 30: Job-Specific Compliance Training for the Frontline
- 31: Understand Personal Tax Returns Part 1: Schedules A, B, C, D

## FEBRUARY

- 1: Exercising the Right of Setoff on Deposit Accounts & Loans
- 6: Fair Lending Challenges for HMDA Data Rule Changes
- 7: Cyber Series: Emerging IT Technologies 2018
- 8: Simplifying the Compliance Function: Tools & Checklists
- 13: Countdown to New Reg E Prepaid Card Rules Eff. 4/1/18
- 14: Preparing for the New Mortgage Servicing Rules: Eff. April 2018
- 15: Directors' Role & Responsibilities When a Data Breach Occurs
- 21: Security Officer Reports to the Board: What is Required?
- 22: Consumer Accounts: Regulations, CDD & Documentation
- 27: Understanding Personal Tax Returns Part 2: Schedules E & F
- 28: CECL Rule Overview: Preparation, Planning & Data

## MARCH

- 1: Supervisory Committee: Rules, Regulations & Best Practices
- 6: Opening Deposit Accounts for Nonprofit Organizations
- 7: Managing Chapter 7 & 13 Consumer Bankruptcies
- 8: Revisiting CDD Policies/Procedures to Include Ownership Rule
- 13: Developing & Managing Employee Performance
- 14: ACH Rules Update 2018
- 15: Flood Insurance Compliance Review & Update 2018
- 20: Recent Call Report Changes & Top 10 Errors
- 21: Compliance & Legal Risks in Mobile Banking
- 22: Completing the CTR Line-by-Line Effective May 28
- 27: Dev. of Real Estate Evaluations & Validating Existing Appraisals
- 28: Collections & the Servicemember: From MLA to SCRA
- 29: IRA Overview: Traditional & Roth IRA & SEP Plans

## APRIL

- 3: Cyber Security Assessment Tool: Issues & Answers
- 4: BSA Special Risks: Policy, Law Enforcement & Regulatory
- 5: Dormant Accounts, Unclaimed Property & Escheatment
- 10: Small Business Lending: Identifying Credit Problems
- 11: Developing Assessment for Enterprise Risk Management
- 12: Impact of Regulation CC Rule Changes on RDC & ACH
- 17: How to Complete & File UCC-1 Financing Statements
- 18: Compliance Rules All Staff Must Know
- 19: 25 Things to Know About Reg CC Changes Before July
- 25: Overseeing Credit Union Performance: The Role of Audit
- 26: Denied Loan Requirements: Consumer & Commercial

## MAY

- 1: Handling Powers-of-Attorney & Living Trust Documents
- 2: Using Global Cash Flow in Underwriting Consumer Loans
- 3: Finance Charges: Getting It Right!
- 8: Analyzing TRID Tolerance Cures: Clarifying the Confusion
- 9: All You Need to Know: E-SIGN, E-Statements, E-Disclosures
- 10: Opening Business Accounts
- 15: Current IRA Issues
- 16: FFIEC Third-Party Risk Guidance
- 17: Top Escrow Compliance Exam Issues, FAQs & Field Audits
- 22: ACH Error Resolution
- 23: Real Estate Loans: Workouts, Deeds, Short Sales, & More
- 24: Consumer Loan Documentation
- 30: Increasing Fee Income Without Raising Fees
- 31: Job-Specific Compliance Training for Lenders

## Financial Counseling Program (FiCEP)

The following schedule is for those who registered for the 2018 program prior to December deadline:

Ficep Orientation Webinar	January 16
Module 1 Webinar	January 23
Module 2 Webinar	January 30
Module 3 Webinar	February 20
Module 4 Webinar	March 6
In Person Training & Testing (pt. 1)	March 13
Module 5 Webinar	March 27
Module 6 Webinar	April 10
Module 7 Webinar	April 24
Module 8 Webinar	May 1
In Person Training & Testing (pt. 2)	May 8

## **JUNE**

- 5: Red Flags in Residential Appraisal Compliance
- 6: Call Report Advanced Lending Schedules
- 7: Forgeries, Counterfeits, Fraud EFTs & More: Who is Liable?
- 12: Overdraft Disclosure Requirements: Regulations & Legal Risks
- 13: Beginning IT Officer Training
- 14: Understanding Employee Leave Policies
- 19: Safe Deposit Box Issues
- 20: Reg E Requirements for Debit Card Error Resolution
- 21: Advertising Compliance: Electronic, Website, TV, Radio
- 26: Notary Essentials, Legalities & Best Practices
- 27: Opening Trust Accounts
- 28: Maximizing Social Networking Platforms

## **JULY**

- 10: Understanding IRA Beneficiary Designation
- 12: Auditing Your Loan Portfolio
- 17: Developing, Maintaining & Sustaining Brand Loyalty
- 18: Reducing Consumer Loan & Collection Losses
- 19: Loan Review: Consumer, Commercial & Real Estate
- 25: Assessing Credit Risk for Directors
- 26: Wire Transfer Security: Regulatory Guidance & More
- 31: Electronic Records: Steps for Effective Compliant Mang.

## **AUGUST**

- 2: ACH Rules & Responsibilities for RDFIs
- 7: CECL: Making Strategic Decisions of Processes & Governance
- 8: Commercial Loan Application Danger Zones
- 9: Expanding Required IT Risk Assessment Program
- 14: Advertising & New Media Mix: What's Right for You?
- 15: Final Preparation for CFPB's TRID Amendments
- 16: Fair Lending Comparative File Review
- 21: Conducting the Annual Physical Security Review
- 22: Stress Testing Your Loan Portfolio
- 23: Opening Minor Accounts
- 28: ACH Fraud: ODFI & RDFI Responsibilities & Liabilities
- 29: Managing Provisional Credit Under Reg E
- 30: Regulatory Requirements for Board/Senior Management

## **SEPTEMBER**

- 5: Image Documents & Checks: Regulations & Legal Concerns
- 6: Complying with Reg Z Rules for HELOCs
- 11: New BSA Officer Training: Requirements & Real Scenarios
- 13: Mortgage Lender Training Part 1
- 18: Board Governance Essentials

## **SEPTEMBER** (cont'd.)

- 19: Maximizing Recoveries on Charged-Off Loans
- 20: Measuring the ROI of Your Digital Marketing Strategy
- 25: Vendor Outsourcing: Due Diligence, Contracts, Risks
- 26: Managing the Employment Termination Process
- 27: Compliance Officer Training

## **OCTOBER**

- 2: Call Reports & Financial Statements & Schedules B-E
- 3: Preparation of TRID Loan Estimate & Closing Disclosure
- 4: Fair Labor Standards Act: Exempt & Nonexempt Pay Issues
- 9: Cyber Threats: Prevention, Detection & Response
- 10: Mortgage Lender Training Part 2
- 11: Opening Accounts for Nonresident Aliens
- 16: IRA Conversions, Recharacterizations, Excess Contributions
- 17: Payment Systems Regulations for ACH, Cards, Wires
- 18: Understanding Title Insurance Policies, Commitments
- 24: Identifying Red Flags in Board Reports
- 25: Best Practices for a Successful Internal Audit
- 30: Analyzing Common TRID Compliance Violations
- 31: Job-Specific Compliance Training for Deposit Operations

## **NOVEMBER**

- 1: Form 1099 Reporting
- 6: ACH Liabilities, Warranties for ODFIs: Reducing Your Exposure
- 7: Proper Repossession & Sale of Non-Real Estate Collateral
- 8: Lending to Churches & Other Nonprofits
- 13: Mortgage Lender Training Part 3
- 14: Robbery Preparedness: Requirements & Proven Strategies
- 15: Business Lending: Risks, Rewards, Common Mistakes
- 27: Your Borrower Has Died: Actions, Mistakes to Avoid
- 28: Top 10 IRA Rollover Mistakes
- 29: Managing & Mitigating Card-Not-Present Fraud

## **DECEMBER**

- 4: Compliance Issues: Deploying Mobile Remote Deposit Capture
- 5: Auditing HMDA Compliance, New Data Collection Rules
- 6: Improving Teller Performance: Head Teller Development
- 11: Auditing Call Reports
- 12: Joint Signers in Consumer & Real Estate Lending
- 13: Your Depositor Has Died: Actions to Take, Mistakes to Avoid
- 18: Closing/Changing Deposit Accounts, Consumers & Business
- 19: BSA Officer Reports to the Board
- 20: Handling Government ACH Payment Returns & Reclamations

