



2012 Distance Learning Calendar

January

- 5 Managing the New Appraisal Guidelines for Residential Property
- 5 Evaluating the Teen Market
- 11 Understanding, Measuring & Monitoring Risks: 9 Most-Critical Risks CUs Face
- 12 Essential Rules for a CU Web Presence That Wins
- 18 The How & Wow of Member Service
- 19 ACH Rules Update, Including NSF Fees & the New ACH Rule
- 25 Loan Stress Testing for Today's CU
- 25 Top 12 Collections Tips

February

- 2 IRA Essentials
- 7 The Ins & Outs of Paid Advertising on the Internet
- 8 Reg E Legal Update: How to Properly Handle ATM & Debit Card Claims
- 9 Regulatory Compliance for the Board & Senior Management
- 15 Intro to Lender Flood Compliance
- 16 Understanding Borrowers' Tax Returns, Part 1: Basics, Itemized Deductions, Interest & Dividend Income & Sole Proprietorships (Schedule C)
- 22 Internet Lending
- 23 Network Compliance Webcast: Enterprise Risk Management**
- 23 Online Banking Risks
- 28 Identifying & Preventing Elder Financial Abuse
- 28 Robbery – Premise & Building Security

March

- 6 Troubled Debt Restructuring Issues
- 6 Plastic Card Fraud – Yesterday, Today & Tomorrow
- 8 Reg CC

- 13 Understanding Borrowers' Tax Returns, Part 2: Income from Rentals, Royalties, Partnerships, S Corps & Farms
- 13 How to Improve Membership Retention
- 21 Head Teller Training: Improving Teller Performance
- 27 Qualitative & Environmental Factors in the ALLL for CUs
- 28 Real Estate Loan Workouts, Foreclosures, Short Sales & Deficiency Judgments
- 29 Courting Boomer Members: A Key Business Growth Strategy

April

- 3 Lending to the Small Business Owner in Today's Economy
- 3 Teller Regs
- 4 Questions Supervisory Committee Members Should Be Asking
- 5 Cross Selling
- 10 Bankruptcy
- 11 Handling the CU's Right of Setoff
- 12 Auditing Your CU's Website
- 18 Service EXTRAordinary: Increasing Member Loyalty & Profitability
- 24 Business Development: In It to Win It!

May

- 1 Helping Members Improve Credit Scores
- 9 Network Compliance Webcast**
- 10 When an IRA Member Dies
- 15 Trust Accounts
- 16 Handling Check Exceptions & Returns
- 17 Lender Alert: Reg Z Mortgage Application Timing Requirements
- 23 Coaching to Gen Y

- 30 Holding Your Ground with
Examiners & Regulators: The CU
Bill of Rights
31 Reg E/EFTs

June

- 7 Writing Your BSA Policy
12 Kids' Stuff: Minor Accounts
13 Denied Loan Requirements:
Consumer, Commercial &
Residential
20 Reg Z Update
21 Fundamental Board Duties &
Responsibilities, Regulatory
Requirements & Liability
26 We Love Loans
27 How to Talk to Members: Handling
Difficult Members & Situations
28 Accounting & Audit Reports to the
Board
28 Negotiating Skills to Capture Higher
Rates & Fees

July

- 10 Direct Lending – Seven Must Haves
12 New SEGS, New Members, New
Growth
17 Collection Managers: Managing
Expectations & Getting Results
18 Due Diligence – Interacting with
Your Members
19 Understanding Call Reports for
Board Members
25 Regulatory Compliance for
Deposit/Operations
26 Why Y? Tactics to Reach Gen Y

August

- 2 ALM: 11 Key Ratios You Should
Know
8 Supervisory Committee Audits: Best
Practices
8 Check Fraud
14 You Received a BSA Exam Request
Memo, Now What?
15 Signature Card Danger Zones:
Account Titling, Ownership &
Access
21 Garnishments, Subpoenas,
Summonses, Levies: Getting It Right
23 Network Compliance Webcast

- 29 Financial Literacy Fundamentals for
New Directors: Financial Statements,
Key Ratios & How to Monitor Your
Credit Union
30 Basic Consumer Lending

September

- 11 CU Thrival Strategies for a Slow
Economy
12 Regulatory Compliance for All Staff,
Including Red Flags for Identity
Theft, Bribery & Consumer Privacy
18 Advanced Financial Literacy Update
for New & Experienced Directors:
ALM Primer & New Financial,
Accounting & Risk Issues
18 Starting a Youth Program on a
Shoestring Budget
19 SAFE Act: Tracking, Renewing &
Compliance
20 Building a Successful Regulatory
Compliance Program
26 Reinvigorating the Bottom Line:
Making Up for Lost Revenue
26 Account Administration

October

- 10 Telephone Skills to Develop CU
Relationships
11 SARS: The Form, the Narrative, the
Crimes & Law Enforcement
15 Loan Interviewing & Sales Skills
17 Beyond ALLL Doubt: Methodology
& Policy Development in Uncertain
Times
23 Advanced Underwriting Skills for
Consumer Loans
25 Cyber Tracking & Collections
Techniques
30 Business Accounts: Who is
Authorized to Open, Close,
Transact?
31 15 Worst Security Mistakes

November

- 6 Business Development
Fundamentals
6 Network Compliance Webcast
13 Conducting the 2012 ACH Audit
14 10 Steps to Increased Loan Growth

- 15 Servicemembers Civil Relief Act (SCRA)
- 28 Website Compliance
- 29 Robbery Preparedness for All Staff

December

- 3 Effective Variable Pay Lending Strategies
- 4 Escrow Account Compliance

- 6 The Last Frontier: Risk & Opportunities for Business Loans
- 13 CU Business Documents: Email & ESI Retention/Destruction Policies & Procedures
- 19 Bankruptcy Today: Reporting, Proof of Claims & Identifying Fraud

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