

Education for Banks and Credit Unions **2012 - Course Catalog and Schedule** **Career Enhancing Courses, Seminars, Webinars** **and Diploma Programs**

The **Center for Financial Training (CFT) Atlantic & Central States** has been in the business of training and educating bank and credit union employees for over 100 years. CFT tuition is NOT subject to registration fees or assessment fees. Even the textbook is included where applicable! If you have any questions about today's Center for Financial Training, please call Michael Meakem, President, at 800-795-5242 x1178 or send an e-mail to mike@cftacs.org.

TABLE OF CONTENTS

Page 1	Classroom Courses in CT, MD, MA and MO
Page 2	Classroom Courses in NJ, NY and TN
Page 3	Classroom Course Location Guide
Page 4	Online and Self-Study Course Schedules
Page 5	Webinar Schedule
Page 6	Diploma and Certificate Options
Page 7	Course Descriptions
Page 14	College Credit Transfer Opportunities
Page 18	Student Policies
Page 20	Course Prerequisites
Page 22	Student Recordkeeping Services Request Form
Page 23	CFT Staff Directory
Page 24	Course Registration Form

PRINCIPLES OF BANKING

The Foundation For Every Successful Banking Career is Available in Four (4) Convenient Formats:
Online, Self-Study, Classroom & In-House (Your Site, Your Employees)

CLASSROOM COURSE SCHEDULES BY STATE

Did you know that you can schedule any CFT course to be held at your location at a time and place convenient for your employees? The options are endless. You can provide your own instructor or hire a CFT instructor. You can customize the course material to fit your needs. Your course can include applicable CFT credit (oftentimes transferrable to a college) or you can utilize the course as a not-for-credit training tool. To learn more about this opportunity, please call 800-795-5242 or send an e-mail to info@cftacs.org.

Many of the courses and seminars found in this schedule are also available online or via self-study. Please see pages 4-5 for the distance learning schedules.

	<u>Course No.</u>	<u>Sec No.</u>	<u>Instructor</u>	<u>Loc</u>	<u>Day</u>	<u>Start Date</u>	<u>Class Time</u>	<u># of Sess.</u>	<u>Credit</u>	<u>Tuition*</u>
<u>Connecticut</u>										
Principles of Banking**	A207	C70	Borzilleri	TSBT	Tu	2/7/12	5:30 PM - 8:30 PM	15	3.00	\$545
Accounting**	A197	C30	Heon	DSBN	M	2/27/12	6:00 PM - 9:00 PM	15	3.00	\$545
Basic Underwriting Skills	A103	S05	Turner	PHS	Tu	3/6/12	9:00 AM - 4:00 PM	1	0.50	\$245
Underwriting Tax Returns for Mortgages	A104	S05	Turner	PHS	Tu	3/13/12	9:00 AM - 4:00 PM	1	0.50	\$245
Underwriting Appraisals for Mortgages	A105	S05	Turner	PHS	Tu	3/20/12	9:00 AM - 4:00 PM	1	0.50	\$245
Federal Compliance School	A573	SMO	Faculty	MHW	Tu-F	5/1/12	8:00 AM - 5:00 PM	4	2.00	\$1150
Compliance School Credit Module	A604	SMO	Faculty	MHW	Tu-Th	5/1/12	8:00 AM - 5:00 PM	3	1.00	\$895
Compliance School Operations Module	A605	SMO	Faculty	MHW	Th-F	5/3/12	8:00 AM - 5:00 PM	2	0.50	\$475
Mortgage Originators Boot Camp	A259	S05	Turner	PHS	T-W	5/8/12	9:00 AM - 4:00 PM	2	1.00	\$395
Professional Development Conference	Conf	CRI	Various	NHH	F	11/2/12	9:00 AM - 2:00 PM	1	0.50	\$395

Maryland

TO BE ANNOUNCED

Massachusetts

Principles of Banking**	A207	C07	Brittain	GCUW	Tu	1/17/12	6:00 PM - 9:00 PM	15	3.00	\$545
Business Ethics	9967	C03	Deloria	UCBW	Tu	2/7/12	6:00 PM - 9:00 PM	1	0.25	\$245
Law & Banking: Principles**	A196	C05	Raymond	HNHS	M	3/5/12	6:00 PM - 8:30 PM	15	3.00	\$545
Economics**	A195	C03	Smith	GCB	Tu	3/6/12	6:00 PM - 9:00 PM	5	3.00	\$545
Professional Development Conference	Conf	CRI	Various	NHH	F	11/2/12	9:00 AM - 2:00 PM	1	0.50	\$395

Missouri

IRA Essentials	S117	SMO	Ascensus	SWTS	Tu	3/27/12	8:30 AM - 4:00 PM	1	0.50	\$199
IRA: Beyond the Essentials	A566	SMO	Ascensus	SWTS	W	3/28/12	8:30 AM - 4:00 PM	1	0.50	\$199
Safe Deposit Fundamentals	9534	SMO	McGuinn	HIST	Th	3/15/12	9:00 AM - 12:00 PM	1	0.25	\$150
Safe Deposit: Regul./Security/Compl	A877	SMO	McGuinn	HIST	Th	3/15/12	11:00 PM - 4:00 PM	1	0.25	\$150
Commercial Lending School	A237	SMO	Various	SWTS	Su-F	4/29/12	TBA	6	3.00	\$3250
Federal Compliance School	A573	SMO	Faculty	SWTS	M-Th	11/5/12	8:00 AM - 5:00 PM	4	2.00	\$1150
Compliance School Credit Module	A604	SMO	Faculty	SWTS	M-W	11/5/12	8:00 AM - 5:00 PM	3	1.00	\$895
Compliance School Operations Module	A605	SMO	Faculty	SWTS	W-Th	11/7/12	8:00 AM - 5:00 PM	2	0.50	\$475

* Tuition includes textbook (if applicable). There are no registration fees.

** ACE Approved for college transfer credit.

CLASSROOM COURSE SCHEDULES BY STATE

Did you know that you can schedule any CFT course to be held at your location at a time and place convenient for your employees? The options are endless. You can provide your own instructor or hire a CFT instructor. You can customize the course material to fit your needs. Your course can include applicable CFT credit (oftentimes transferrable to a college) or you can utilize the course as a not-for-credit training tool. To learn more about this opportunity, please call 800-795-5242 or send an e-mail to info@cftacs.org.

Many of the courses and seminars found in this schedule are also available online or via self-study. Please see pages 4-5 for these distance learning schedules.

	<u>Course No.</u>	<u>Sec No.</u>	<u>Instructor</u>	<u>Loc</u>	<u>Day</u>	<u>Start Date</u>	<u>Class Time</u>	<u># of Sess.</u>	<u>Credit</u>	<u>Tuition*</u>
<u>New Jersey</u>										
Head Teller Certification - STEPS	S931	SNJ	Rowan	NJBA	Tu	1/31/12	9:00 AM - 4:00 PM	3	1.00	\$795
Successful E-Mail Writing+	A858	SNJ	Vassallo	CBV	Tu	2/14/12	9:00 AM - 4:00 PM	1	0.50	\$325
Principles of Banking**	A207	CNJ	Chaffin	CBF	Th	2/23/12	6:00 PM - 9:00 PM	15	3.00	\$545
Sales Management+	A431	SNJ	Pryor	NJBA	Tu	2/28/12	9:00 AM - 12:00 PM	1	0.25	\$255
Sales Skills+	A430	SNJ	Pryor	NJBA	Tu	2/28/12	1:00 PM - 4:00 PM	1	0.25	\$255
Financial Accounting II	ACC-112	CNJ	Cooper	LBOR	Th	3/1/12	6:00 PM - 9:00 PM	15	3.00	\$545
Economics**	A195	CNJ	Carfano	CBF	Tu	3/6/12	6:00 PM - 9:00 PM	15	3.00	\$545
Human Relations**	SUP106	CNJ	Cooper	LBOR	Tu	3/6/12	6:00 PM - 9:00 PM	15	3.00	\$545
Customer Contact Staff Workshop	A878	SNJ	Aramini	CBV	W	3/14/12	9:00 AM - 4:00 PM	1	0.50	\$325
Effective Business Communication	A247	SNJ	Mach	NJBA	Th	3/15/12	9:00 AM - 4:00 PM	1	0.50	\$325
The Basics of Credit	A857	SNJ	Dickerson	CBV	Th	3/22/12	9:00 AM - 4:00 PM	2	1.00	\$550
Consumer Compliance+	A879 S	NJ	Benson	CBV	Tu	4/3/12	9:00 AM - 4:00 PM	1	0.50	\$325
Managing Challenging Emp Situat	A880	SNJ	Rowan	NJBA	W	4/25/12	9:00 AM - 4:00 PM	1	1.00	\$325
Essentials of Banking	A423	SNJ	Benson	CBV	Tu	5/1/12	9:00 AM - 4:00 PM	1	0.50	\$325
Business Writing Skills	A343	SNJ	Vassallo	NJBA	Th	5/3/12	9:00 AM - 4:00 PM	1	0.50	\$325
Strong Teams/Happy Customers	A882	SNJ	Mach	NJBA	F	6/1/12	9:00 AM - 4:00 PM	1	0.50	\$325
The Basics of Credit	A857	SNJ1	Dickerson	NJBA	Th	6/7/12	9:00 AM - 4:00 PM	2	1.00	\$550
Sales Management+	A431	SNJ1	Pryor	CBV	Tu	6/12/12	9:00 AM - 12:00 PM	1	0.25	\$255
Sales Skills+	A430	SNJ1	Pryor	CBV	Tu	6/12/12	1:00 PM - 4:00 PM	1	0.25	\$255
Commercial Lending School	A237	CNJ	Various	CPH	Su-F	10/21/12	TBA	6	3.00	\$3250

+Required for Branch Management School Series Certificate.

New York

Sales Excellence	9926	CNYAT	Rusbridge	HSBA	Tu	2/7/12	5:30 PM - 8:30 PM	10	2.00	\$495
Principles of Banking**	A207	CNYAT	Coplai	HSBA	W	2/8/12	5:30 PM - 8:30 PM	15	3.00	\$545
Money & Banking**	A200	CNYAL	Ferguson	ATC	W	2/8/12	6:30 PM - 9:30 PM	15	3.00	\$545
Organizational Behavior	A564	CNYAT	Coplai	HSBA	Th	2/9/12	5:30 PM - 8:30 PM	15	3.00	\$545
Notary Public Workshop	9546	SNYAL	Symansky	HISL	W	3/28/12	6:00 PM - 9:00 PM	1	0.25	\$115
Notary Public Workshop	9546	SNYEC	Perry	ECCN	Tu	4/17/12	6:00 PM - 9:00 PM	1	0.25	\$115
Basics of Bankruptcy	A460	SNYAL	Symansky	HISL	W	4/18/12	6:00 PM - 9:00 PM	1	0.25	\$115
Notary Public Workshop	9546	SNYA2	Symansky	HISL	W	5/9/12	6:00 PM - 9:00 PM	1	0.25	\$115

Tennessee

TO BE ANNOUNCED

* Tuition includes textbook (if applicable). There are no registration fees.
 ** ACE Approved for college transfer credit.

CLASSROOM COURSE LOCATION GUIDE BY STATE

Connecticut

DSBN	Dime Bank	290 Salem Turnpike	Norwich CT
TSBT	Torrington Savings Bank	129 Main Street	Torrington CT
NHH	Newport Harbor Hotel	49 America's Cup Avenue	Newport, RI
MHW	Marriott Hartford-Windsor	28 Day Hill Road	Windsor, CT

Maryland

TBA

Massachusetts

UCBW	United Cooperative Bank	95 Elm Street	West Springfield MA
GCB	Greenfield Cooperative Bank	62 Federal Street	Greenfield MA
HNHS	Holy Name Junior/Senior High School	144 Granite Street	Worcester MA
GCUW	Greylock Federal Credit Union	150 West Street	Pittsfield MA
NHH	Newport Harbor Hotel	49 America's Cup Avenue	Newport, RI

Missouri

SWTS	Sheraton Westport Tower Hotel	900 Westport Plaza	Saint Louis MO
HIST	Holiday Inn (S I-55)	4234 Butler Hill Road	Saint Louis MO

New Jersey

CBF	Columbia Bank	19-01 Route 208 North	Fairlawn NJ
LBOR	Lakeland Bank	250 Oak Ridge Road	Oak Ridge NJ
CBV	Colonial Bank	2745 So. Delsea Drive	Vineland NJ
NJBA	New Jersey Bankers Association	411 N. Avenue East	Cranford NJ
CPH	Crowne Plaza Hotel	390 Forsgate Drive	Jamesburg, NJ

New York

ATCS	The Adirondack Trust Company	112 South Broadway	Saratoga Springs NY
HSBA	HSBC Atrium	95 Washington Street	Buffalo NY
HISL	Hampton Inn & Suites	45 British American Boulevard Albany Airport	Latham NY
ECCN	Erie Community College	Main and Young Roads	Williamsville, NY

Tennessee

TBA

If the course you are looking for is not being offered in your area, check out the distance learning options on the next page!

INSTRUCTOR FACILITATED ONLINE COURSES	Course #	Sec #	Start Date(s)	Length	Credits	Tuition	ACE
Accounting	A197	OL1	1/9, 2/21, 4/16, 5/7	15 Weeks	3.00	\$545.00	X
Agricultural Lending	9804	OL1	TBA	4 Weeks	1.00	\$395.00	
Analyzing Financial Statements	A199	OL1	1/9, 2/6, 3/5, 4/2	15 Weeks	3.00	\$545.00	X
Asset Liability Management I	9805	OL1	TBA	4 Weeks	1.00	\$395.00	
Asset Liability Management II	9808	OL1	TBA	4 Weeks	1.00	\$395.00	
Bank Financial Analysis	9826	OL1	TBA	4 Weeks	1.00	\$395.00	
Business Communication	A170	OL1	2/6, 3/19, 5/7, 7/30	15 Weeks	3.00	\$545.00	X
Business Math	A236	OL1	1/23, 3/5, 4/30, 6/18	15 Weeks	3.00	\$545.00	X
Commercial Lending	A204	OL1	1/9, 3/5, 5/7, 6/25	15 Weeks	3.00	\$545.00	X
Consumer Lending	A205	OL1	1/17, 2/27, 4/16, 5/14	15 Weeks	3.00	\$545.00	X
Customer Service Excellence	9927	OL1	1/23, 2/27, 4/2, 5/21	10 Weeks	2.00	\$495.00	
Deposit Accounts and Services	9921	OL1	2/20, 4/30, 6/25	10 Weeks	2.00	\$495.00	
Economics	A195	OL1	1/30, 3/19, 5/14, 7/9	15 Weeks	3.00	\$545.00	X
Financial Accounting	ACC201	OL1	1/17, 3/5, 6/25	15 Weeks	3.00	\$545.00	X
Fraud Identification	9807	OL1	TBA	5 Weeks	1.00	\$495.00	
Human Relations	SUP106	OL1	2/13, 5/14, 8/20	15 Weeks	3.00	\$545.00	X
Human Resource Management	A511	OL1	1/17, 3/19, 7/23	15 Weeks	3.00	\$545.00	
IRA Overview (Self-Paced Online)	A843	OL1	1/9, 2/6, 3/5	5 Weeks	0.25	\$195.00	
Law and Banking: Applications	A206	OL1	1/17, 3/5, 4/30, 7/16	15 Weeks	3.00	\$545.00	X
Law and Banking: Principles	A196	OL1	2/6, 3/19, 5/14, 7/23	15 Weeks	3.00	\$545.00	X
Management	A443	OL1	1/23, 5/21	15 Weeks	3.00	\$545.00	X
Managing the Investment Portfolio	7210	OL1	TBA	4 Weeks	1.00	\$395.00	
Marketing	A198	OL1	2/14, 4/23, 6/11, 7/23	15 Weeks	3.00	\$545.00	X
Money and Banking	A200	OL1	2/14, 4/30, 7/16	15 Weeks	3.00	\$545.00	X
Organizational Behavior	A564	OL1	1/23, 4/23, 7/23	15 Weeks	3.00	\$545.00	
Principles of Banking	A207	OL1	1/9, 1/23, 2/6, 2/21, 3/5	15 Weeks	3.00	\$545.00	X
Real Estate Appraisal	A217	OL1	1/30, 6/4	15 Weeks	3.00	\$545.00	X
Real Estate Appraisal - Advanced	9838	OL1	4/2, 7/9, 10/1	5 Weeks	1.00	\$695.00	
Real Estate Finance	9987	OL1	2/20, 7/16	15 Weeks	3.00	\$545.00	
Real Estate Law	A218	OL1	3/12, 8/6	15 Weeks	3.00	\$545.00	X
Residential Mortgage Lending	A201	OL1	1/9, 3/5, 5/14, 7/9	15 Weeks	3.00	\$545.00	X
Sales Excellence	9926	OL1	1/30, 4/2, 6/4, 7/16	10 Weeks	2.00	\$495.00	
Supervision	A208	OL1	12/12, 2/14, 3/19, 4/30	15 Weeks	3.00	\$545.00	X

CFT online courses provide students a convenient learning format that fits any busy lifestyle. Utilizing a website classroom and e-mail, students will read an online lecture, a chapter in their textbook, and complete an online assignment each week. Quizzes and exams are also administered electronically.

GUIDED SELF-STUDY COURSES	Length	Cr	Tuition	ACE	GUIDED SELF-STUDY COURSES	Length	Cr	Tuition	ACE
Accounting	6 Months	3.00	\$545.00	X	Law and Banking: Principles	6 Months	3.00	\$545.00	X
Accounting Basics	6 Months	3.00	\$545.00		Leading Your People to Success	4 Months	2.00	\$495.00	
Advertising	6 Months	3.00	\$545.00		Management	6 Months	3.00	\$545.00	X
Analyzing Financial Statements	6 Months	3.00	\$545.00	X	Managing Change	1 Month	0.25	\$345.00	
Business Communication	6 Months	3.00	\$545.00	X	Managing Performance & Productivity	4 Months	2.00	\$495.00	
Business Math	6 Months	3.00	\$545.00	X	Marketing	6 Months	3.00	\$545.00	X
Commercial Lending	6 Months	3.00	\$545.00	X	Money and Banking	6 Months	3.00	\$545.00	X
Consumer Lending	6 Months	3.00	\$545.00	X	Motivating Your Staff	1 Month	0.25	\$345.00	
Customer Service Excellence	4 Months	2.00	\$495.00		Organizational Behavior	6 Months	3.00	\$545.00	
Deposit Accounts & Services	4 Months	2.00	\$495.00		Principles of Banking	6 Months	3.00	\$545.00	X
Economics	6 Months	3.00	\$545.00	X	Real Estate Appraisal	6 Months	3.00	\$545.00	X
Employment & Labor Law	6 Months	3.00	\$545.00		Real Estate Finance	6 Months	3.00	\$545.00	
Ethics in Business	1 Month	0.25	\$345.00		Real Estate Law	6 Months	3.00	\$545.00	X
Human Relations	6 Months	3.00	\$545.00	X	Residential Mortgage Lending	6 Months	3.00	\$545.00	X
Human Resource Development	6 Months	3.00	\$545.00		Sales Excellence	4 Months	2.00	\$495.00	
Human Resource Management	6 Months	3.00	\$545.00		Supervision	6 Months	3.00	\$545.00	X
Human Resource Selection	6 Months	3.00	\$545.00		Teller Operations	4 Months	2.00	\$495.00	
Interviewing and Hiring Techniques	1 Month	0.25	\$345.00		The 21 st Century Supervisor	4 Months	2.00	\$495.00	
Intro to e-Commerce	6 Months	3.00	\$545.00		The Future of Business	6 Months	3.00	\$545.00	
Law and Banking: Applications	6 Months	3.00	\$545.00	X					

Over 90% of the students who enroll in a CFT self-study course successfully complete their course. You will be required to study on your own; however, you will have a local instructor only a telephone call away. Upon registering for a three credit course, you will be mailed a textbook, syllabus outlining your course, and your first of two open-book quizzes. Your exams (two per class) will be proctored by an officer or manager at your financial institution. If you are registering for a guided self-study class with less than three credits, you will be sent everything you need to complete the course, including a syllabus outlining your course. Courses with less than three credits are all open book; therefore, proctors are not needed for exams. For all guided self-study courses, an advisor at the CFT office will keep in touch with you to provide additional assistance to help keep you on schedule. Upon satisfactory completion of your class, you will receive your grade and the appropriate credits for the class, which are the same as though you had earned them by attending the class week-to-week. If you have questions about CFT's Online or Guided Self-Study courses, please call 800-795-5242. **You may register for and begin a Guided Self-Study Program at any time throughout the year.**

Tuition - Includes textbook where applicable.

ACE - The American Council on Education recommends these courses for college credit transfer.

WEBINARS

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet and offers the convenience of attending a training session from your own facility. You pay by the location, not by the person. The live session allows attendees to ask questions, participate in live surveys, and see the slides as the seminar leader presents the material. If you can't attend at the scheduled time, you can purchase the recorded version and you receive unlimited playback of the original session (combined audio & visual with your internet connection) for six months. Or you can purchase an audio cd (listen to the session without an internet connection), and follow along with the printed slides.

Live Webinar (one PC & Phone Connection)	\$255 - additional locations are \$150 each
Recorded Webinar (Six Month OnDemand WebLink)	\$255
Recorded Webinar (Audio CD and Handouts)	\$285
Entire Package (all of the above)	\$395 - additional locations are \$150 each

To register for a webinar, please use the registration form found on page 24 or visit our website at www.cftacs.org.

<u>DATE</u>	<u>TIME (Eastern)</u>	<u>WEBINAR TITLE</u>	<u>INSTRUCTOR</u>
Jan 5	11:00 am - 1:00 pm	Using Business Tax Returns to Analyze Lending Requests	Vin DiCara
Jan 10	11:00 am - 1:00 pm	Do's and Don'ts of Checks	Deborah Crawford
Jan 11	2:30 pm - 4:30 pm	Frontline Fundamentals	Janice Branch
Jan 12	11:00 am - 1:00 pm	CRA Exam Game Plan	Susan Costonis
Jan 12	2:30 pm - 4:30 pm	IRA Update	Patrice Konarik
Jan 17	2:30 pm - 4:30 pm	17 Compliance Tasks of the New Account Interview	Deborah Crawford
Jan 18	11:00 am - 1:00 pm	Dealing with Subpoenas, Summonses, Garnishments, Tax Levies	Terri Thomas
Jan 23	2:30 pm - 4:30 pm	Cash Management Essentials Series - Part 1***	Joe Tinucci
Jan 24	11:00 am - 1:00 pm	Marketing and Advertising Compliance: What are the Rules?	Carl Pry
Jan 24	2:00 pm - 3:00 pm	<i>Compliance Perspectives*</i>	Carl Pry
Jan 25	2:30 pm - 4:30 pm	CIP: What is Fact? What is Myth?	Terri Thomas
Jan 26	11:00 am - 1:00 pm	Improving Your Disaster Recovery Plan	Asaad Faquir
Jan 31	11:00 am - 1:00 pm	Basic Cash Flow Analysis	Jeffery Johnson
Feb 2	11:00 am - 1:00 pm	The Do's and Don'ts on Signature Card Contracts	Deborah Crawford
Feb 2	2:30 pm - 4:30 pm	Lending to Non-Profit Organizations	Jeffery Johnson
Feb 6	2:30 pm - 4:30 pm	Cash Management Essentials Series - Part 2***	Joe Tinucci
Feb 7	11:00 am - 1:00 pm	Avoiding Safe Deposit Lawsuits	David McGuinn
Feb 8	11:00 am - 1:00 pm	Notary Public	Terri Thomas
Feb 9	11:00 am - 1:00 pm	Ten Things to Look For When Analyzing Balance Sheets	Vin DiCara
Feb 13	2:30 pm - 4:30 pm	Cash Management Essentials Series - Part 3***	Joe Tinucci
Feb 15	2:30 pm - 4:30 pm	Start Coaching & Stop Hovering Over the Teller Line	Honey Shelton
Feb 21	11:00 am - 1:00 pm	BSA/AML & OFAC Compliance: Rules, Gray Areas & Developments	Carl Pry
Feb 21	2:00 pm - 3:00 pm	<i>Compliance Perspectives*</i>	Carl Pry
Feb 22	11:00 am - 1:00 pm	400,000 Reasons to get HMDA Reporting "right" in 2012!	Susan Costonis
Feb 23	11:00 am - 1:00 pm	Ten Things to Look For When Analyzing Profit & Loss Statements	Vin Di Cara
Feb 28	11:00 am - 1:00 pm	Call Report for Banks - Recent Changes, Highlights and Pitfalls	Ann Thomas
Feb 29	11:00 am - 1:00 pm	Power of Attorney & Living Trust Documents	Terri Thomas
Mar 1	11:00 am - 1:00 pm	SSNs, EINs, and ITINs: Job as a Withholding Agent	Deborah Crawford
Mar 5	11:00 am - 1:00 pm	Bank Call Report Preparation for Beginners - Part 1**	Ann Thomas
Mar 7	11:00 am - 1:00 pm	What to Do When a Customer Dies	Terri Thomas
Mar 12	11:00 am - 1:00 pm	Bank Call Report Preparation for Beginners - Part 2**	Ann Thomas
Mar 13	11:00 am - 1:00 pm	Officer Calling: Prospecting, Preparing & Presentation	Jeffery Johnson
Mar 14	2:30 pm - 4:30 pm	Garnishment Requirements	Terri Thomas
Mar 19	11:00 am - 1:00 pm	Bank Call Report Preparation for Beginners - Part 3**	Ann Thomas
Mar 20	11:00 am - 1:00 pm	Reg Z and RESPA Rules	Carl Pry
Mar 20	2:00 pm - 3:00 pm	<i>Compliance Perspectives*</i>	Carl Pry
Mar 21	11:00 am - 1:00 pm	Right of Setoff	Terri Thomas
Mar 26	11:00 am - 1:00 pm	Bank Call Report Preparation for Beginners - Part 4**	Ann Thomas

*The Compliance Perspectives webinars will cover hot compliance topics, upcoming deadlines, and new regulations. Two packages are available: 6 months for \$954 and 12 months for \$1749. Both packages include the live webinar and access to the online recording of the webinar for 30 days.

**The Bank Call Report Preparation for Beginners series is priced as follows: Live Webinar (one PC & Phone Connection) \$899, which includes the OnDemand recording for 30 days. An Audio CD of the series can be purchased for \$979 and includes a paper copy of the PowerPoint slides.

***The Cash Management Essentials Series is priced as follows: Live Webinar (one PC & Phone Connection) \$699, which includes the OnDemand recording for 30 days. An Audio CD of the series can be purchased for \$749 and includes a paper copy of the PowerPoint slides.

CFT DIPLOMAS AND CERTIFICATES

INTRO TO FINANCIAL SERVICES CERTIFICATE

- _____ Principles of Banking
- _____ Economics
- _____ Law and Banking: Applications or
Law and Banking: Principles
- _____ Marketing
- _____ Business Math
- _____ Customer Service

GENERAL FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the Intro to Financial Services Certificate, **PLUS:**

- _____ Accounting or Financial Accounting
- _____ Money and Banking

ADVANCED FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the General Financial Services Diploma, **PLUS:**

- _____ Analyzing Financial Statements
- _____ Communication Skills (min 1 credit)
- _____ Selling Skills (min 1 credit)

Plus two of the following:

- _____ Consumer Lending
- _____ Commercial Lending
- _____ Residential Mortgage Lending

INTRO TO FINANCIAL OPERATIONS CERTIFICATE

- _____ Principles of Banking
- _____ Law and Banking: Applications or
Law and Banking: Principles
- _____ Business Math
- _____ Deposit Accounts & Services (min 1 credit)
- _____ Communication Skills (min 1 credit)

FINANCIAL SERVICES OPERATIONS DIPLOMA

All of the requirements as shown above for the Financial Services Operations Diploma, **PLUS:**

- _____ Customer Service
- _____ Accounting or Financial Accounting
- _____ Economics
- _____ Money and Banking
- _____ IRA's (minimum 1/4 credit)
- _____ EFTA (minimum 1/4 credit)

INTRO TO HUMAN RESOURCES CERTIFICATE

- _____ Principles of Banking
- _____ Communication Skills
- _____ Human Resource Management
- _____ Human Relations

Plus two of the following:

- _____ Human Resource Development
- _____ Human Resource Selection
- _____ Employment & Labor Law
- _____ Organizational Behavior

PROFESSIONAL TELLER CERTIFICATE

- _____ Principles of Banking
- _____ Business Math
- _____ Customer Service
- _____ Teller Training
- _____ Marketing
- _____ Selling Skills (min 1 credit)
- _____ Communication Skills (min 1 credit)
- _____ Deposit Accounts & Services (minimum 1 credit)

INTRO TO SUPERVISION CERTIFICATE

- _____ Principles of Banking
- _____ Communication Skills
- _____ Customer Service
- _____ Supervision
- _____ Leadership Skills (min 1/2 credit)
- _____ Human Relations

Plus two of the following:

- _____ Human Resource Management
- _____ Managing Performance & Productivity (minimum 1 credit)
- _____ Management
- _____ Managing Change (min 1/4 credit)
- _____ Interviewing and Hiring Techniques (min 1/4 credit)
- _____ Ethics (min 1/4 credit)
- _____ Motivating Your Staff (min 1/4 credit)

FINANCIAL SERVICES MANAGEMENT DIPLOMA

- _____ Principles of Banking
- _____ Organizational Behavior
- _____ Human Relations
- _____ Human Resource Selection
- _____ Communication Skills
- _____ Marketing
- _____ Management
- _____ Economics
- _____ The Future of Business

Plus two of the following:

- _____ Accounting
- _____ Financial Accounting
- _____ Business Math

INTRO TO MARKETING CERTIFICATE

- _____ Principles of Banking
- _____ Marketing
- _____ Sales (minimum 1 credit)
- _____ Intro to eCommerce
- _____ Communication Skills
- _____ Ethics (minimum 1/4 credit)

FINANCIAL SERVICES MARKETING DIPLOMA

All of the requirements as shown above for the Intro to Marketing Certificate, **PLUS:**

- _____ Advertising
- _____ Law and Banking: Applications or
Law and Banking: Principles
- _____ Management
- _____ Economics

Plus one of the following:

- _____ Accounting
- _____ Financial Accounting
- _____ Business Math

INTRODUCTION TO ACCOUNTING CERTIFICATE

- _____ Principles of Banking
- _____ Accounting
- _____ Business Math
- _____ Communication Skills
- _____ Economics
- _____ Financial Accounting

INTRO TO CREDIT ANALYSIS CERTIFICATE

- _____ Principles of Banking
- _____ Accounting or Financial Accounting
- _____ Analyzing Financial Statements
- _____ Commercial Lending
- _____ Economics

Plus one of the following:

- _____ Business Math
- _____ Money and Banking
- _____ Real Estate Law

INTRO TO LENDING CERTIFICATE

- _____ Principles of Banking
- _____ Accounting or Financial Accounting
- _____ Analyzing Financial Statements
- _____ Marketing
- _____ Economics

Plus one of the following:

- _____ Consumer Lending
- _____ Residential Mortgage Lending
- _____ Commercial Lending

CONSUMER LENDING DIPLOMA

All of the requirements as shown below for the Lending Diplomas, **PLUS:**

- _____ Consumer Lending
- _____ Marketing

REAL ESTATE LENDING DIPLOMA

All of the requirements as shown below for the Lending Diplomas, **PLUS:**

- _____ Residential Mortgage Lending
- _____ Real Estate Law
- _____ Real Estate Finance
- _____ Real Estate Appraisal

COMMERCIAL LENDING DIPLOMA

All of the requirements as shown below for the Lending Diplomas, **PLUS:**

- _____ Commercial Lending
- _____ Real Estate Appraisal
- _____ Real Estate Finance
- _____ Analyzing Financial Statements

REQUIRED COURSES FOR EACH LENDING DIPLOMA

- _____ Principles of Banking
- _____ Economics
- _____ Law and Banking: Applications or
Law and Banking: Principles
- _____ Business Math
- _____ Customer Service
- _____ Accounting or Financial Accounting
- _____ Money and Banking
- _____ Communication Skills (min 1 credit)
- _____ Selling Skills (min 1 credit)



**For Specific Diploma
and Certificate
Requirements
please visit our website
at www.cftacs.org.**

COURSE DESCRIPTIONS

Please read these descriptions carefully to ensure that you are selecting the course that is right for you. You can also call the CFT office at 800-795-5242 for guidance, or visit our website at www.cftacs.org for additional course information.

CFT offers you seventeen (17) nationally recognized diplomas and certificates to choose from. Please see the worksheets on page 6 for the individual course requirements. Included with each description you will find a list of the CFT diplomas and certificates that apply to the course. The abbreviations are as follows:

FSC - Intro to Financial Services Certificate	IFSO - Intro to Financial Services Operations Certificate
GFS - General Financial Services Diploma	FSO - Financial Services Operations Diploma
AFS - Advanced Financial Services Diploma	PTC - Professional Teller Certificate
ILC - Intro to Lending Certificate	ICA - Intro to Credit Analysis Certificate
REL - Real Estate Lending Diploma	HRC - Intro to Human Resources Certificate
CON - Consumer Lending Diploma	ISC - Intro to Supervision Certificate
COM - Commercial Lending Diploma	IFSM - Intro to Financial Services Marketing Certificate
FSM - Financial Services Management Diploma	FSMK - Financial Services Marketing Diploma
IAC - Introduction to Accounting Certificate	

Accounting (Recommended prerequisite: Accounting Basics or Accounting Fundamentals) **ACE recommended for college credit transfer!**

Accounting teaches students the information needed to create financial statements, including trial balances, t-accounts, balance sheets, and various other accounts and their respective functions. Emphasis is placed on the conceptual framework involved in the classification and summarization of financial data. Valuation of assets and liabilities and recognition of revenue and expenses under the accrual basis are emphasized. Please note: Students should expect 6-8 hours of homework each week.

Audience: Students who require a fundamental knowledge of accounting

Diploma Applications: GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC

Accounting Basics

Accounting Basics provides a complete foundation in basic accounting procedures for students who have minimal or no college accounting or business background, or need a refresher course or to prepare for further accounting study.

Audience: Students with little or no accounting background at any level.

Diploma Applications: GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC

Advertising (Recommended Prerequisite: Marketing)

This course presents a comprehensive view of the industry, from the creative stand-point while providing real life business examples. This course addresses the importance of Integrated Marketing Communications (IMC) in the field of Advertising and how it impacts advertising strategy through featured examples of IMC campaigns.

Audience: Anyone interested in the Marketing field.

Diploma Applications: FSMK

Agricultural Lending

This course will focus on how the major agricultural trends are impacting marketing and credit decisions, and how the competitive structure is changing. The differential credit analysis techniques will be introduced through short case studies; included will be the worksheets used for small and large commercial agricultural loans, ratio benchmarks for agricultural loans, common denominators of problem loans, and risk-rating systems for both small and large agricultural loans.

Audience: Audience: Lenders who will be beginning or are in their first few years of agricultural lending, credit analysts and loan review personnel, loan documentation personnel, and any ag-bank personnel who need an understanding of the agricultural lending function.

Analyzing Financial Statements (Prerequisite: Accounting) **ACE recommended for college credit transfer!**

A practical introduction to financial analysis from the viewpoint of the commercial loan officer, this course gives you the skills you need to effectively assess a borrower's ability to repay loans. After successfully completing this course, you will be able to: relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis; analyze income statements, balance sheets, and pro forma statements; calculate key financial ratios and use them to compare a company's performance with that of the company's industry; use advanced analytical techniques - sensitivity analysis, sustainable growth, working investment analysis, break-even analysis, and operating leverage; determine when a funds flow statement is required; construct and analyze long-run, multiple-year forecasts of income statements and balance sheets; and construct and interpret a cash budget.

Audience: Designed for commercial loan officers, credit analysts and trainees who have a basic knowledge of accounting principles and practices and a familiarity with the commercial lending process.

Diploma Applications: AFS, COM, ICA, ILC

Asset Liability Management I and II

Increased profitability correlates directly to a financial institution's management of its assets and liabilities. Users will learn how to establish financial goals, determine fundamental trade-offs between risks and returns, understand the link between GAP and net interest margin, determine conditions that affect market value of stockholders' equity, factors that make assets and liabilities price sensitive, and managing capital and liquidity risk. The following topics will be covered in this online course: Overview of Asset Liability Management; GAP and Sensitivity Analysis; Duration Analysis; Managing Capital Risk; and Managing Liquidity Risk. In Part II, you will learn the income-based and wealth-based approach to asset/liability management, GAP management of interest rate risk, how to conduct a static GAP analysis, calculating asset/liability valuation and market risk, regulation of interest rate risk using the Federal Reserve System's IRR model, and explore hedging with derivative securities. The following topics will be covered in this online course: Asset Liability Management; GAP Management of Interest Rate Risk; Asset/Liability Valuation and Market Risk; Regulation and Interest Rate Risk Management; and Hedging with Derivative Securities.

Business Communication *ACE recommended for college credit transfer!*

A well-developed, consistently applied process approach to communication that is combined with integrated, hands-on application of current and emerging business technologies. Students learn a process for solving future communication problems, and how to use the Internet and electronic media to deliver their message, resulting in a tangible communication strategy they can use throughout their careers.

Diploma Applications: AFS, COM, FSO, HRC, REL, CON, PTC, ISC, IFSO, FSM

Business Ethics

This course introduces students to the fundamentals of business ethics. Students learn about the decision-making process to solve ethical dilemmas, understanding barriers and consequences when making ethical decisions, and the process for blowing the whistle when unethical situations arise. Course activities also cover identifying common managerial ethical issues, being proactive with ethical issues, addressing subordinates' ethical issues, identifying causes of unethical behavior, recognizing unethical behavior, and ending unethical behavior in the workplace. Students will also learn about organizational ethical principles, and the four categories of corporate social responsibility.

Business Math *ACE recommended for college credit transfer!*

This course provides a comprehensive coverage of personal and business related math topics. After successfully completing this course, you will be able to: understand how many ratios, payments, interest, etc. are calculated; understand how gross and net pay are calculated; understand the different types of banking accounts and how business math applies to them; calculate loan payments and interest; understand the cost of credit; calculate mortgage payments, including insurance costs; calculate life insurance premiums; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.

Audience: Anyone wishing to sharpen their math skills

Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, PTC, IFSO, ICA, FSM, FSMK, IAC

Commercial Lending *ACE recommended for college credit transfer!*

This course will give you the knowledge and skills to be an effective commercial lender. After successfully completing this course, you will be able to: explain why good human relations skills are critically important to the successful lending officer in many stages of the commercial lending process; identify the functions of the loan interview and credit investigation; describe how the borrower's financing needs and business type can affect the structuring of a loan; list important elements of loan documents and describe their functions; and name some warning signs of problem loans and identify ways that you can prevent problem loans.

Audience: Designed for entry-level commercial lending officers, officer trainees, or personnel supporting commercial lending officers.

Diploma Applications: AFS, COM, ICA, ILC

Consumer Lending *ACE recommended for college credit transfer!*

In this comprehensive overview of the consumer lending business, participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. They also trace the consumer lending process from developing and taking loan applications to collection and recovery. After successfully completing this course, you will be able to: describe key laws or regulations affecting consumer lending; list characteristics, benefits, and disadvantages of direct lending, indirect lending, and open-end credit products; explain how effective marketing can increase loans outstanding and application volume; describe consumer loan information sources and the credit verification process; explain how the five C's of credit are used in credit evaluation and decision making.

Audience: Designed for entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

Diploma Applications: AFS, CON, ILC

Customer Service Excellence

Discover why improving your service to consumers is a career investment. Learn how to provide service that meets the needs and expectations of every consumer. Course content includes: recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; describe how to effectively use the telephone to communicate; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; explain the role of technology in customer service; describe the importance of effectively working with internal customers.

Audience: Anyone who has direct or indirect contact with consumers.

Diploma Applications: GFS, AFS, FSO, REL, CON, COM, FSC, PTC, ISC

Visit www.cftacs.org for more course descriptions and course options!

Deposit Accounts and Services

This course provides the tools you need to effectively open deposit accounts and help potential customers make the best account choices. It will increase your understanding of the different types of account ownership. At the conclusion of the program participants will be able to: understand deposit investment counseling; state the account owner's rights and responsibilities; examine new account precautions; compare savings, checking, money market accounts and certificates of deposit; define individual, joint, corporate, partnership and trust account ownership; understand contributions and distributions of Traditional, Roth, Education, SEP and SIMPLE IRAs; and accurately administer decedent accounts when an owner dies testate or intestate.

Audience: Financial counselors, personal bankers, supervisors, managers, tellers and customer service representatives.

Diploma Applications: FSO, PTC, IFSO

Economics **ACE recommended for college credit transfer!**

Macroeconomics applies economics to phenomenon that students are familiar with and interested in, this course teaches students how economic analysis can be applied to virtually anything of interest, thus helping students develop true economic intuition. This course focuses on macroeconomics, and offers a unique blend of solid theory, while utilizing intriguing applications that convey the prevalence of economics in everyday life.

Audience: Students who have not had a formal course in economics and who wish to increase their understanding of macroeconomics.

Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, ICA, ILC, FSM, FSMK, IAC

Employment and Labor Law

During the past decade, American businesses have shifted their focus in human resource management and labor relations to employment issues such as wrongful discharge, sexual discrimination, and other employee rights. After successfully completing this course, you will be able to: describe Employment-at-will; identify commonly committed workplace torts; understand Title VII of the Civil Rights Act and Race Discrimination; describe gender and family issues legislation, as well as discrimination based on religion and national origin; discuss discrimination based on age and disability; and understand and describe EEO legislation.

Audience: Human Resource and Department Managers

Diploma Applications: HRC

Ethics in Business

Well-meaning people often make errors in judgment simply because they have not given enough thought to issues. Good and bad, or right or wrong, are not always easily discerned. However, ethical management practices are essential to every business's continued success. In addition to making sure organizational rules and codes of conduct are followed, a manager must face ethics issues that concern relationships – employee discipline and conduct, performance evaluations, safety and reward systems, business goals and strategies, supervision techniques, and general administrative policy. Ethics in Business will help managers recognize and think through ethical issues when they arise, correct unethical practices that may have been previously unnoticed or ignored, and communicate the need for applying ethical principles at all organizational levels.

Audience: Supervisors and Managers

Diploma Applications: ISC, IFSM

Financial Accounting (Recommended prerequisite: Accounting Basics) **ACE recommended for college credit transfer!**

This course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and their characteristics.

Audience: Appropriate for students who need a working knowledge of accounting. Students should expect 6-8 hours of homework each week.

Diploma Applications: GFS, AFS, COM, FSO, REL, CON, FSM, ICA, ILC, FSMK, IAC

Financial Accounting II (Recommended prerequisite: Financial Accounting I)

This course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and their characteristics.

Audience: Appropriate for students who need a working knowledge of accounting. Students should expect 6-8 hours of homework each week.

Diploma Applications: GFS, AFS, COM, FSO, REL, CON, FSM, ICA, ILC, FSMK, IAC

Visit www.cftacs.org for more course descriptions and course options!

Fraud Identification

A seasoned state bank regulator facilitates this interactive, on-line course. The 5-week course consists of many activities, including: analyzing 21 actual fraud cases; viewing PowerPoint presentations on audit, internal controls, and cyber banking; reflecting on and discussing specific fraud issues; interacting with the other participants and the facilitator regarding these issues and the red flags associated with the fraud cases. To fully benefit from the course, you should participate on a regular basis (at least 2-3 times a week) in the threaded discussions. The amount of time necessary to complete the activities is approximately five hours per week.

Audience: A must for all personnel working in a financial institution.

Human Relations *ACE recommended for college credit transfer!*

This course provides an examination of the evolution of human relations in the workplace, concepts of motivation, and leadership behavior. The role and function of the individual within an organizational structure are addressed.

Diploma Applications: HRC, ISC, FSM

Human Resource Development

Employee skills and motivation are critical for organizational success. This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part. After successfully completing this course, you will be able to: understand the concepts, processes, and practices that form the basis of successful HRD; show how concepts and theory can and have been put into practice in a variety of organizations; focus on the shared role of line management and human resource specialists in HRD; and reflect the current state of the field, blending real-world practices and up-to-date research.

Audience: Anyone responsible for supervising or managing people.

Diploma Applications: HRC

Human Resource Management

This course covers all aspects of human resource management and its impact on both individuals and organizations. The text builds on a foundation of research and theory but also provides a practical framework focusing on critical issues and successful practices. Over 500 different organizations from a variety of settings are used as examples to illustrate key points and make the connection to HR practice. Important issues and critical trends are spotlighted in each chapter and reflected in the comprehensive and chapter ending cases included in the text. Managing Human Resources' balance of theory and practice, hands-on activities, applications, and examples helps students develop the competencies to understand and help their organizations create a sustainable competitive advantage through people.

Audience: Human Resource and Department Managers.

Diploma Applications: HRC, ISC, FSM, FSMK

Human Resource Selection

This course offers advanced treatment of the technical issues involved in developing and implementing selection programs within organizations. This course provides up-to-date research and applications for those already working in selection and provides current examples and exhibits. Human Resource Selection covers legal, global and ethical concerns, psychometric measurement concepts, job analysis, predictors of job performance and criteria measures.

Audience: Those working in Human Resources or who are heavily involved in the hiring process.

Diploma Applications: HRC, FSM

Individual Retirement Accounts (IRA) Overview

This newly revised course covers the changes prompted by The Economic Growth and Tax Relief Reconciliation Act of 2001 and the Re-proposed Required Minimum Distribution Regulations. After successfully completing this course, you will be able to: describe the eligibility requirements and contribution limits for IRAs; understand the tax deductibility requirements of IRA contributions; identify the rollover contribution types and allowable distribution options; report the requirements for different types of IRAs; understand the tax consequences for premature distribution; compare the procedures, forms & disclosure requirements for opening different IRAs; and compare the advantages and disadvantages of each type of IRA.

Diploma Applications: FSO

Interviewing & Hiring Techniques

The workforce today is made up of more diverse groups than ever before. With so many applicants to choose from, hiring managers are challenged to select the best people for their job openings. Interviewing & Hiring Techniques will provide tips on evaluating cover letters and resumes as well as pointers for conducting the all-important interview. Other hiring considerations, such as testing and reference checking, are also covered. Perhaps as important as learning about these steps, is understanding the changes that shape today's workplace. Accommodating diversity and using email and the Internet to accept and respond to electronic applications are some of the topics covered in this course.

Audience: Anyone involved in the hiring process

Diploma Applications: ISC

Visit www.cftacs.org for more course descriptions and course options!

Intro to eCommerce (Recommended prerequisite: Marketing)

Introduction to eCommerce provides a solid foundation in all aspects of conducting business in the networked community. This course focuses on what a manager needs to know about internet infrastructure, strategy formulation and implementation, technology concepts, public policy issues, and capital infrastructure in order to make effective business decisions.

Audience: Anyone wishing to expand their technological marketing knowledge.

Diploma Applications: IFSM, FSMK

Law and Banking: Applications *ACE recommended for college credit transfer!*

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Negotiable Instruments; Creditors' Rights and Bankruptcy; Agency Formation and Duties; Liability to Third Parties and Termination; Administrative Law; Consumer and Environmental law; Cyberlaw and E-Commerce.

Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, IFSO, FSMK

Law and Banking: Principles *ACE recommended for college credit transfer!*

Business law and, more generally, the legal environment of business have universal applicability. A student entering virtually any field of business must have at least a passing understanding of business law in order to function in the real world. Topics covered include: Introduction to Law and Legal Reasoning; Courts and Alternative Dispute Resolution; Torts; Criminal Law and Procedures; Contracts: Nature and Terminology, Agreement, Consideration and Capacity of Assent; Breach of Contract and Remedies; The Formation of Sales and Lease Contracts; Title, Risk, and Insurable Interest; Sole Proprietorships and Partnerships; Corporations: Formation and Financing, Directors, Officers, and Shareholders; Limited Liability Companies and Limited Partnerships; Wills, Trusts, and Elder Law; Personal Property and Bailments; Real Property.

Diploma Applications: FSC, GFS, AFS, COM, FSO, REL, CON, IFSO, FSMK

Leading Your People to Success

This course discusses how supervisors can use proven techniques to empower their employees. The content of the course includes: team building skills; group dynamics; coaching and counseling; productive performance appraisals; support of employee career development; creating a high-opportunity work environment; embracing change; and continuous improvement of employees.

Diploma Applications: ISC

Management (Recommended prerequisite - Supervision) *ACE recommended for college credit transfer!*

This course presents management theory and applications in an engaging narrative style not commonly found in textbooks. The author's unique organization and features focus on the critical theories and enhance them with detailed examples that draw the reader into the reading and clearly show their implications for managers and organizations. The text's unique organization focuses on how managers "make things happen" in modern organizations, exploring the role and impact of management on individuals and organizations.

Audience: Designed for new or experienced supervisors and first-line managers or those preparing for such a role.

Diploma Applications: ISC, FSM, FSMK

Managing Change

Change is an everyday reality in business today and the responsibility for making it work falls to managers and supervisors who must take the leadership role. People in your workforce can be confused, resistant, and disheartened – mergers, takeovers, layoffs, downsizing, new technology, and the intensity of increased competition are only words until they happen to you. Job security, company loyalty, and steady career development are no longer factors in how people look at their jobs. It is up to you to respond creatively as a change leader to build a motivated and productive group under these conditions. Managing Change gives you step-by-step advice that will help you to prepare your group for change, to understand and manage people through this change, and to guide you through the culture change as a new organization takes shape. With the basics of this course and your common sense and good judgment, you will find that you are well-equipped to handle change and see it as an opportunity.

Audience: Supervisors and Managers

Diploma Applications: ISC

Managing Performance and Productivity

This course covers the management principles needed by today's supervisors. It discusses how supervisors can use processes and systems to encourage maximum productivity of their employees. Topics to be covered: how to use an effective interview process to select the best candidate; the mentor system and techniques for training employees; establish expectations and measure productivity and performance; work simplification and time management skills; use technology to improve productivity; manage meetings and give presentations; and how to use problem-solving tools to reach results.

Audience: New or experienced supervisors and first-line managers or those preparing for such a role.

Diploma Applications: ISC

Marketing *ACE recommended for college credit transfer!*

The primary objective of Essentials of Services Marketing: Concepts, Strategies Cases, is to provide materials that not only introduce the student to the field of services marketing, but also acquaint the student with specific customer service issues. The business world now demands, in addition to traditional business knowledge, increasing employee competence in customer satisfaction, service quality, and customer service - skills that are essential in sustaining the existing customer base.

Audience: Students who have not had a formal course in marketing and who wish to increase their understanding of all facets of marketing.
Diploma Applications: FSC, GFS, AFS, ILC, FSM, CON, PTC, IFSM, FSMK

Money and Banking (Recommended prerequisite: Economics) *ACE recommended for college credit transfer!*

Money and Banking teaches the role of money, credit, and financial institutions in the U.S. economy. Topics include commercial banks, thrifts, credit unions, the Federal Reserve system, credit markets, and monetary theory and policy. It emphasizes the effects of structural change, globalization, financial innovation, and technology on the financial environment.

Audience: Students who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through mid-management level bankers.
Diploma Applications: COM, FSO, REL, CON, ICA, GFS, AFS

Motivating Your Staff

The concepts in this course are meant to help create a work environment where people are empowered and inspired to excel. There are simple ways to identify and remove the complications that make it difficult to do a good job and every supervisor or manager can learn them. Motivating Your Staff explains what people want most in their jobs and shows how to create the conditions to give it to them and reap the benefits of a better and more productive workplace. It really isn't hard to help people succeed, and this course will show you that people succeeding is the most powerful tool for increasing productivity.

Audience: Anyone wanting to help others succeed.
Diploma Applications: ISC

Organizational Behavior

This course studies the scholarly foundations upon which the science of organizational behavior is built. You will learn how to transform business challenges into personal opportunities and organizational advantages. This course builds upon a powerful theme of change to clearly demonstrate how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. This course addresses timeless organizational behavior topics, such as motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today. Supporting themes focus on the challenges and opportunities within globalization, diversity, and ethics today. You learn not only the concepts and theories that help enhance the management of human behavior at work, but also learn how to practice these skills.

Diploma Applications: FSM, HRC

Principles of Banking *ACE recommended for college credit transfer!*

This course explores the principles and practices of banking and credit in the United States. The course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

Diploma Applications: FSC, HRC, GFS, AFS, COM, FSO, REL, CON, PTC, ISC, IFSO, ICA, ILC, FSM, IFSM, FSMK, IAC

Real Estate Appraisal (Recommended prerequisite - Residential Mortgage Lending) *ACE recommended for college credit transfer!*

Mastering real estate appraisal has never been easier. Both simple and complex subjects are covered in terms that are easy to understand and accurate. This course references and explains the Uniform Standards of Professional Appraisal Practice, introducing all of the appraisal related topics listed in educational requirements for universal state licensing and certification.

Diploma Applications: COM, REL

Real Estate Appraisal - Advanced

This course will provide appraisal information about the Interagency Guidelines, Appraisal Rules, Uniform Standards Professional Appraisal Practice (USPAP), appraisal reports, appraisal valuation process, concepts of value, and the three approaches to value (cost, direct sales comparison, and income capitalization). This course will enable you to: Explain how the regulatory agencies use appraisal reports; Describe the various types of appraisal reports; Explain the appraisal valuation process; Describe the identification aspects of highest and best use analysis step of the appraisal valuation process; Describe and apply the cost approach to valuation; Describe and apply the direct sales comparison approach to valuation; Describe and apply the income capitalization approach to valuation; and Define pertinent appraisal terms.

Real Estate Finance

This course provides cutting-edge coverage of specialized mortgage lending procedures—including sources of mortgage money, constraints on those sources, loan qualifications, and laws and regulations that guide practices.

Diploma Applications: COM, REL

Real Estate Law (Recommended prerequisite - Residential Mortgage Lending)

ACE recommended for college credit transfer!

This course brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues. As a result of this course, students will be able to: understand partial ownership AND co-ownership of real property, and lending issues related to these topics; discuss real estate, residential and commercial leases; understand mechanic's liens (strikethrough: methods of real property conveyance); discuss constitutional issues, specifically eminent domain powers; and understand environmental issues in real property, focusing on the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA).

Diploma Applications: REL, ICA

Residential Mortgage Lending

ACE recommended for college credit transfer!

This course covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. Additionally, the coverage of laws and regulations affecting mortgage lending provide an understanding of mortgage lending's history and a glimpse into its future.

Diploma Applications: AFS, REL, ILC

Sales Excellence

This course challenges financial institution employees to see themselves as sales professionals. It provides the tools needed to achieve the level of sales professionalism required by financial institutions today. Upon completion of this course, participants will be able to: overcome hesitations about selling and benefit from a professional approach to sales; recognize how your sales efforts benefit your institution, your customer and you; adjust your selling techniques to comply with the unique challenges of financial selling; identify customers' financial needs quickly and efficiently in a variety of customer situations; structure your sales presentation as a dialog with the customer, rather than pitching' the product; and use goal setting and the power of positive thinking to improve sales success.

Diploma Applications: AFC, REL, COM, COM, PTC, IFSM, FSMK

Successful E-Mail Writing

By focusing on an efficient e-mailing process and practicing it throughout the day, you will walk away from this course creating clear, concise, complete, courteous, and correct e-mail. Topics to be covered include: understand the qualities that make e-mail a unique mode of communication; use e-mail strategically facilitate the company's communication objectives; determine the purpose of your e-mail message; organize the e-mail for reader ease; develop techniques for checking tone; revise and edit e-mail for clarity, conciseness, and completeness; and review basic grammar and punctuation to sharpen the e-mail's quality.

Audience: Professional and technical staff who write e-mail as a primary means of communication within and outside the organization.

Supervision

ACE recommended for college credit transfer!

Supervision blends skill-building techniques and traditional management principles to prepare students to become supervisors in today's business world. The course will emphasize that supervision is working through people to develop and empower them to become better and more efficient in their roles, and closely follows the SCANS requirements for the five workplace competencies and three-part foundation of skills and personal qualities needed for job performance.

Diploma Applications: ISC

Teller Operations

After successfully completing this course, one will be able to: describe the expectations of your role as a teller; respond effectively to difficult customer situations; understand the cross-selling opportunities provided by daily transactions; distinguish between genuine and counterfeit currency; avoid balancing errors; conduct proper procedures during a robbery, fire or other emergency; explain the Currency Transaction Report; describe endorsement types and their individual features; and utilize negotiability and security measures to prevent check fraud.

Diploma Applications: PTC

The 21st Century Supervisor

A new or experienced supervisor and first-line managers or those preparing for such a role will find that this course offers training of the following topics: challenges facing today's supervisor; methods for smoothly transitioning to a new supervisory role; SMART goals to develop planning strategies; and ways to effectively communicate to staff.

The Future of Business

This course offers a brief yet complete introduction to business concepts and terminology using a student-centered, practical, and relevant approach. Students learn to navigate through the sometime stormy business environment by stressing important business issues such as customer satisfaction and quality, entrepreneurship, cultural and workplace diversity, ethics, global business, technology, teams, and e-business.

Diploma Applications: FSM

Transfer Your CFT Credits to Your Local College or University!

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and **recommended college credit for the following nineteen (19) CFT courses**. The American Council on Education, the major coordinating body for all the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives.

<u>CFT Course Title</u>	<u>Credits</u>	<u>ACE CREDIT Transfer Value</u>
Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Analyzing Financial Statements	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Business Communication	3.00 credits	Lower division baccalaureate/associate degree category
Business Math	3.00 credits	Lower division baccalaureate/associate degree category
Commercial Lending	3.00 credits	Upper division baccalaureate degree category
Consumer Lending	3.00 credits	Upper division baccalaureate degree category
Economics	3.00 credits	Lower division baccalaureate/associate degree category
Financial Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Human Relations	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Law and Banking: Applications	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Law and Banking: Principles	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Management	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Marketing	3.00 credits	Upper division baccalaureate degree category
Money and Banking	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Principles of Banking	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Real Estate Appraisal	3.00 credits	Upper division baccalaureate degree category
Real Estate Law	3.00 credits	Upper division baccalaureate degree category
Residential Mortgage Lending	3.00 credits	Upper and lower division baccalaureate/associate degree categories
Supervision	3.00 credits	Upper and lower division baccalaureate/associate degree categories

These CFT courses will carry the same ACE college credit transfer recommendation, whether taken via classroom, on-line, or guided self-study.

ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

CFT educational programs deliver real value and industry-specific training to employees in the financial services community. CFT curriculum often ties directly to the financial institution's corporate training. The American Council on Education's (ACE) College Credit Recommendation Service provides the added value of credit toward a college degree. Students who successfully complete ACE-evaluated CFT courses are able to have college credit recommendations from the ACE Transcript Service, a central national database, submitted to various institutions of higher learning for consideration.

In addition to the ACE CREDIT transfer recommendations, CFT Atlantic & Central States also has transfer credit agreements with several local colleges and universities. These agreements detail exactly which CFT course credits will be accepted, and to which college courses they will be applied. Students will find business and banking related degree programs at these colleges that will complement their CFT course work.

For more information on CFT's diplomas and certificates, the American Council on Education college credit transfer recommendations, and **affiliated college degree programs**, please call 800-795-5242 x1176, send an e-mail to deb@cftacs.org, or visit www.cftacs.org.

College Partners - CFT Credit Transfer

The Center for Financial Training Atlantic & Central States **OFFERS ALL CFT STUDENTS** three highly respected **distance degree programs to choose from**. Our partnerships with Excelsior College, Thomas Edison State College, and Charter Oak State College guarantee that your CFT courses will transfer!

Excelsior College

Excelsior College, an accredited world leader in distance education for working adults for over 35 years, has agreed to transfer in American Council on Education (ACE) reviewed course credits from the Center for Financial Training Atlantic & Central States (CFT) for those students who wish to apply those credits toward earning an associate or bachelor's degree. To earn an Associate in Science in Business, up to 30 ACE-assessed credits can be applied toward the 60 credit total needed for graduation. For a Bachelor of Science in General Business, up to 57 ACE-assessed credits to the 120 credit total needed for graduation. For a Bachelor of Science in Finance, up to 57 ACE-assessed credits to the 120 credit total needed for graduation. Many courses may also be applied toward associate and bachelor's degrees in the School of Liberal Arts. Excelsior College also accepts applicable military and corporate training that has been assessed for college level credit. For additional information about Excelsior College and how your CFT courses can be applied to degree requirements, contact an Admissions Counselor toll-free at (888) 647-2388, extensions 2 through 7, or at admissions@excelsior.edu.

Thomas Edison State College

Thomas Edison State College and the Center for Financial Training (CFT) have announced an expansion of their educational partnership agreement. This partnership, called the College Accelerated Program (CAP), will incorporate several CFT courses into Thomas Edison State College associate and baccalaureate programs. This agreement will allow CFT students, who have successfully completed courses, to apply their credits toward degree programs in Business Administration, Finance, Financial Institution Management and General Management at Thomas Edison State College. The CFT courses have also been recommended for college credit by the American Council on Education (ACE). As a CFT student, you can transfer up to 33 of your CFT credits toward an Associate in Business Administration Degree, up to 51 credits toward a BSBA in Financial Institution Management, and/or up to 45 credits toward a BSBA in Finance or General Management Degree at Thomas Edison State College. To order your CAP packet which includes all degree requirements and additional information about Thomas Edison State College, please contact Karen McMullen at (800) 795-5242 x9958, karen@cftacs.org, or download the information at www.tesc.edu/cftacs.

Charter Oak State College

Charter Oak State College and the Center for Financial Training Atlantic & Central States (CFT) have entered into a partnership to assist students who have taken American Council on Education (ACE) reviewed CFT courses to earn an associate or bachelor's degree. The CFT courses that have been reviewed by the American Council on Education (ACE) will meet elective requirements and specific concentration requirements in some bachelor's degree programs. For an associate's degree, approximately 23 ACE-assessed credits can be applied toward the 60 credits needed to graduate. For a bachelor's degree, it may be possible to apply all 57 ACE-assessed credits to meet concentration or elective credit requirements in an individualized studies concentration. Courses can also meet some requirements in other concentrations such as Business Administration. For additional information about Charter Oak and how your CFT courses meet degree requirements, contact the Charter Oak Admissions Department at (860) 832-3855 or at info@charteroak.edu.

New England College of Business and Finance Partnership

The New England College of Business and Finance (NECB) and Center for Financial Training Atlantic and Central States (CFTACS) have announced an agreement to help CFTACS's [Advanced Financial Services Diploma](#) graduates complete their college degree. This new agreement extends a 25% tuition discount at NECB and formalizes the procedures for graduates to transfer between the two institutions.

The Advanced Financial Services Diploma is a comprehensive education track designed for employees of banks, credit unions, and other financial service companies. The curriculum provides students with the specific competencies and in-depth knowledge needed to establish a foundation for a successful career in the financial services or banking industry. Credits transferred from CFTACS can now be used toward numerous business related Associate's, Bachelor's and Master's degrees offered by NECB focusing in Banking, Management, Marketing, Accounting, and Finance.

NECB's President Howard E. Horton, Esq. stated, "We are glad to be working with the Center for Financial Training Atlantic and Central States, a respected leader in bank educational training programs. For many years we have enrolled students who have completed their professional development training at CFT and moved on towards pursuing degree completion at NECB. This new agreement formalizes the transferability of courses and helps the students pursue their education goals, save time, and save money." As part of this agreement CFT Advanced Financial Services Diploma graduates will receive a 25% tuition discount at NECB and in return CFTACS will introduce their graduates to the College. President Horton commented, "Both working adults and their employers benefit when professional development courses can be used to improve job skills and help employees complete a college degree."

Center for Financial Training President and CEO Mike Meakem said, "We are honored to be working with NECB. We share a common history of educating working adults in the banking industry. NECB will help our Advanced Financial Services Diploma graduates gain the knowledge and training they need to earn a college degree, and ultimately advance their career and succeed in the banking and financial services industry."

NECB offers flexible and affordable online degree programs to students around the world entering the business, banking, and financial services industries. To meet the ever-changing needs of their students, who must often balance work and family obligations with their studies, NECB will collaborate with CFTACS to develop enhanced educational opportunities and degree completion options. CFT Advanced Financial Services Diploma graduates may contact NECB to learn more about this exciting new opportunity by calling 1-800-997-1673.

Founded in 1909, New England College of Business and Finance (NECB) is a leading Boston institution offering quality education and online degrees at the undergraduate and graduate levels. NECB empowers students with skills and expert knowledge taught by seasoned business leaders and research faculty, using state-of-the-art online courses. Serving students across the United States, NECB is an online college accredited by the New England Association of Schools and Colleges (NEASC), and is licensed by the Massachusetts Department of Higher Education. Online enrollments in the U.S. are growing at rates far in excess of the total higher education student population, with no signs of slowing, according to a recent national report by the Babson Survey Research Group. For information or to enroll in NECB, visit www.necb.edu or call 1-800-997-1673 (www.necb.edu/cftacs).

Credit Transfer Agreement with Post University

The Center for Financial Training Atlantic & Central States (CFTACS) has been named a Partner in Education by Post University. As a result of this partnership, CFTACS students, and members of their immediate family, can receive a 10% tuition grant toward an associate's degree, a bachelor's degree, or a certificate program at Post University. In addition, CFTACS students can transfer up to 54 credits from courses completed (or to be completed) through CFT. This arrangement will save CFT students, and oftentimes their employers, a significant amount of time and money.

54 CFTACS credits are being accepted toward the following Bachelor of Science Degrees:

Accounting
Business Administration (with a concentration in Finance)
Business Administration (with a concentration in Accounting)

27 CFTACS credits are being accepted toward the following:

Associate's Degree in Accounting
Bachelor's Certificate in Accounting
Certificate in Forensic Accounting
Certificate in Finance



In addition to your 10% grant toward Associate's/Bachelor's degrees and certificate programs, Post University will also extend this grant toward any of their Master's degree programs. We hope this will be an added extra for employees/family members who may be interested in pursuing a Master's degree. Their online M.B.A. program offers concentrations in Finance, Leadership, Corporate Innovation, Entrepreneurship, and Marketing.

Through this special program, you will have access to:

Quality Education: Earn a degree from a regionally accredited university. Work with other working adults and talented faculty in a highly interactive format.

Convenience: Complete your degree without interrupting your work or personal life by taking online classes at a time and place that's convenient for you.

Accelerated Degree Programs: Earn a Bachelor's degree in as little as 18 months, or a Master's degree in as little as 14 months - all while balancing work, family and other commitments. Post University also offers a number of certificate programs in areas such as Forensic Accounting and Finance.

Recognition of Credit: Receive up to 54 credits for CFTACS courses, and credits earned at other accredited universities. [Click here to read summary of the credit transfer capabilities.](#)

Affordability: Receive a 10% grant toward your tuition for courses taken at Post University. You also can take advantage of federal financial aid if you qualify.

Top-Notch Faculty: Post University professors not only have advanced degrees, they have extensive and relevant business experience. You will learn from experts in their fields who know how to strike the right balance between theory and practice.

For more information visit: www.post.edu/cft or call 800.345.2562 and indicate that you have taken CFTACS classes.

IMPORTANT STUDENT INFORMATION

Code of Ethics and Conduct

The Center for Financial Training recognizes that it takes more than quality education and a commitment to the financial services industry to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of customer retention and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteers, students, instructors, and all other individuals and organizations - involved with CFT.

Those associated with CFT in any capacity shall commit themselves to:

- Maintaining the highest standard of personal conduct, avoiding even the perception of improper conduct
- Striving for excellence in all aspects of CFT
- Using only legal and ethical means in all CFT activities, including conducting all financial transactions in a responsible manner
- Acting with impartiality in all CFT matters
- Maintaining the confidentiality of privileged information entrusted or known to them by virtue of their association with CFT
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFT or the financial services industry
- Communicating in a truthful and accurate manner

Academic Integrity

CFT strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, helping others to commit dishonest acts, etc., and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences. Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of an appropriate office official immediately, for prompt investigation, review, and action.

Attendance

Student attendance and class participation play an important role in the education process. For this reason, the Center for Financial Training has adopted the following attendance policy. ***More than three absences in a 15 week course, two absences in a 10 week course, one absence in a five/six week course, or any absence in a course of less than five weeks may result in the loss of course credits.***

CFT Grading System

The Center for Financial Training uses an official letter grading system for courses eligible for awarding credit. Letter grades are awarded as follows:

A (90-100)	Superior
B (80-89)	Excellent
C (70-79)	Satisfactory
D (60-69)	Lowest Passing
F (< 60)	Failing

I = Incomplete ("I" is recorded if the student is unable to complete the work in a course upon conclusion for legitimate reasons. If the work is not completed within one month of the conclusion of the course, the "I" automatically becomes an "F".)

P = Passing (This grade is used for programs of less than two credits, for which the letter grading system is inappropriate. The "P" is excluded from calculation of the grade point average.)

CC = College Credit (This grade is recorded for transfer credit from accredited colleges and universities. Only courses completed with a grade of "C" or better may be considered for transfer credit. The "CC" is excluded from a calculation of the grade point average.)

W = Withdrawal (Used when written notification is received prior to the conclusion of class. An "F" will be recorded by the CFT office if the student has not withdrawn in writing.)

Smoking Policy

There is absolutely no smoking allowed in financial institution buildings, school buildings, halls, classrooms or exits. Those who smoke will have to do so in designated areas outside of the building.

Non-Discrimination Clause

The Center for Financial Training reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, gender, age, religion, national origin, handicap, or veterans status.

Inclement Weather Policy

In the event of inclement weather, students attending classes held at schools or colleges should listen to their local radio station for closing announcements. Students attending classes held at financial institutions, etc. will be notified by their instructor if a class is cancelled due to inclement weather. If you are ever in doubt, please call your instructor or the CFT office at 800-795-5242.

STUDENT ACADEMIC RECORDS

The Center for Financial Training follows a strict confidentiality policy regarding CFT student records. All requests for CFT student records must be in writing from the student. The one exception to this requirement is for the appropriate representative at the student's financial institution to receive the student's grade upon the completion of classes, and periodically receive transcript information on employees for personnel files. Students sign an authorization to release this information to their employer when they register for a CFT course. Following are the types of recordkeeping services available from the Center for Financial Training:

Student Transcripts

The Center for Financial Training maintains all student records on a permanent file at the CFT office. Students who wish to obtain a copy of their CFT student records should complete the Center for Financial Training Recordkeeping Services Request Form found on page 22. Most colleges and universities require an official transcript when students request a transfer of CFT credit. An official transcript costs \$10.00 and includes an unofficial copy to the student. The official transcript fee, along with the Recordkeeping Services Request Form, must be mailed to the CFT office.

Transfer Credit Evaluation

CFT accepts transfer college credits from most colleges and universities, and can award credit for a variety of other training programs students have taken outside of CFT. In order to receive transfer credit into a CFT student's record, students will need to complete the Center for Financial Training Recordkeeping Services Request Form (p. 22), and forward it to the Center for Financial Training office, along with the \$30.00 transfer credit evaluation fee. Please instruct your college to send your official transcript directly to the CFT office. Upon completion of the transfer credit evaluation by the Center for Financial Training, students will receive a CFT transcript reflecting which college credits were accepted into their CFT student record.

Diploma and Certificate Eligibility

Diplomas and Certificates are issued each Spring to eligible students. To confirm and request a diploma or certificate at any other time, please complete the Student Recordkeeping Services request form on page 22.

Diploma or Certificate Replacement

The fee to replace a lost CFT diploma or certificate is \$10.00. To request a replacement diploma or certificate please complete the Student Recordkeeping Services request form on page 22.

Student Request For Recordkeeping Services Form

A copy of the Recordkeeping Services Request Form can be found on page 22. Please make copies of this form as needed, or call the CFT office at 800-795-5242, and we will mail or fax one to you. You can also obtain the Recordkeeping Services Request Form on our website located at www.cftacs.org.

STUDENT REGISTRATION PROCEDURES

Before students choose a course of study, a careful assessment of their talents and interests in light of current job responsibilities and long-range goals, is in order. Students should review the course descriptions found on pages 7-13 to be certain that the course selection is what they are looking for. Students should also make sure that any prerequisites have been satisfied before enrolling in the course. Since all courses offered are of college level, students should expect homework assignments and should be prepared to take on this additional workload. Students are encouraged to check with their Chapter Representative, Supervisor, Human Resource Officer or CFT staff for guidance in their course selection.

Students must complete a registration form (page 24 or online at www.cftacs.org) for the course(s) they select. All registration forms must be signed by the student and signed by the student's supervisor or designated other. Your financial institution may also have additional forms for you to complete along with your CFT registration form.

REGISTRATION DEADLINES

Classroom Courses and Seminars

The **registration deadline is 10 business days prior to the start of class.** Any registrations received after the registration deadline are subject to availability. The Center for Financial Training reserves the right to cancel courses in which enrollments are below an acceptable standard. Courses will be filled on a first-come, first-served basis, so students should return their registration forms as early as possible to avoid disappointment. **After submitting your registration form, please consider yourself registered and attend the first night of class, unless you hear otherwise from the CFT office.**

Online Courses

CFT's Online courses feature continuous start dates and the registration deadline is 5 business days prior to the start of class. Any registrations received after the registration deadline are subject to availability.

Guided Self-Study Courses

Students can register and begin a Guided Self-Study Course at any time throughout the year.

COURSE WITHDRAWAL FEES AND POLICIES

The Center for Financial Training requires all students who enroll in CFT courses to sign a registration form which states that they have read and understand the CFT withdrawal policy. Students who must withdraw from a CFT course should submit a completed Course Withdrawal Form (p. 21) to the CFT office. Employers may seek reimbursement from students who incur withdrawal charges.

Evening Classroom Course Withdrawal Policy

No Charge if a completed Course Withdrawal Form is received at the CFT office prior to the registration deadline. This form may be faxed to the CFT office at 860-823-1410.

\$25.00 Withdrawal Fee if a student withdraws after the registration deadline but prior to the first night of class. A Course Withdrawal Form and the withdrawal fee, must be received at the CFT office before the first night of class. This fee applies to each course withdrawal.

100% Tuition Charged if a student withdraws after the first night of class. A Course Withdrawal Form must be sent to the CFT office in order for the student to receive a grade of "W" rather than an "F".

Instructor Facilitated OnLine Course Withdrawal Policy

A student who must withdraw from a CFT instructor-led on-line course must submit a completed Course Withdrawal Form (p. 21). Students who withdraw 7 days or more before the start date of class are not subject to a withdrawal fee or tuition charge. Students who withdraw between 6 days before the class begins and 13 days from the start date will be responsible for a withdrawal fee of \$100 plus book cost (if applicable) unless the book is returned in new condition within 7 days of the withdrawal. A student who withdraws after 13 days from the start date will be responsible for the full class tuition.

Guided Self-Study Course Withdrawal Policy

A student wishing to withdraw from a Guided Self-Study Course must submit a Course Withdrawal Form (p. 21) within seven days of the course start date in order to receive a refund, less a \$100.00 per course withdrawal fee. The student is also responsible for the book cost unless the book is returned in new condition within seven days of the withdrawal. There will be no refunds given after the seven day period. All students who withdraw after the initial seven day period will be responsible for the full tuition amount, and must submit a completed Course Withdrawal Form in order to receive a course grade of "W" rather than an "F".

A one-time extension of 60 days may be granted to Guided Self-Study students on an individual basis. All requests for extensions must be made in writing prior to the scheduled ending date of the program. A \$75.00 extension fee will be due and payable by the student before an extension becomes official.

Seminar Withdrawal Policy

Cancellations received prior to the registration deadline will receive a full refund or a credit toward a future CFT seminar. Cancellations received after the registration deadline will not receive a refund or a credit. Substitutions may be made at any time. No-shows will be charged the full amount due.

COURSE PREREQUISITE REQUIREMENTS

Before you can enroll in certain credit courses, the CFT office will need verification that you have met any prerequisite requirements. CFT staff will review your CFT transcript history on file before accepting a registration into any course with a prerequisite requirement. If your record does not demonstrate that you have met the requirement, you will be contacted to discuss your options. You must then demonstrate that you have satisfactorily completed the prerequisite course with an official college transcript showing that the course requirements have been met. An exception can be made for this requirement if you, through a letter from your supervisor or human resource representative, can demonstrate that work experience has enabled you to achieve these skills. The following list of credit courses have prerequisite requirements:

Course

Analyzing Financial Statements
Financial Accounting II

Required Course Prerequisite

Accounting or Financial Accounting
Financial Accounting

Course

Accounting
Advertising
Financial Accounting
Intro to eCommerce
Management
Money and Banking
Real Estate Appraisal
Real Estate Law

Recommended Prerequisite

Accounting Basics (or Accounting Fundamentals)
Marketing
Accounting Basics (or Accounting Fundamentals)
Marketing
Supervision
Economics
Residential Mortgage Lending
Residential Mortgage Lending

CFT Course Withdrawal Form

Students who wish to withdraw from any CFT course, including classroom, guided self-study, and online, must complete this form, have it signed by their manager and by their CFT Representative (if applicable), and return it via fax (860-823-1410) or mail to: Center for Financial Training, P.O. Box 969, Norwich, CT 06360. All withdrawals are subject to CFT catalog policies. **You will not be officially withdrawn until you hear from the CFT office either by email or phone confirming that we have received and accepted your withdrawal request. We will confirm all withdrawals within 48 hours.**

Any student who officially withdraws from their course prior to taking the final exam will be eligible to receive a grade of **W** (withdraw) for the course. Students who simply stop attending a course will receive a grade of **F** (fail) for the course.

PLEASE PRINT:

Last 4 Digits of Social Security Number

Student Name

Company Name

Work Phone

E-mail address

Course Title

Course Number/Section Number

Course type:
(circle one)

Classroom

Online

Guided Self-Study

_____ Please officially withdraw me from the course listed above.

Student's Signature

Manager's Signature

Date

CFT Representative's Signature

If you have any questions regarding the CFT Course Withdrawal Policy, please call 800-795-5242 or send an e-mail to info@cftacs.org.

Center for Financial Training Recordkeeping Services Request Form

STUDENT NAME: _____

LAST 4 DIGITS OF SS#: _____

EMPLOYER NAME: _____

MAILING ADDRESS: _____

BUSINESS PHONE: _____

E-MAIL ADDRESS: _____

HOME ADDRESS: _____

HOME/CELL PHONE: _____

PLEASE CHECK DESIRED SERVICE(S):

- () Official Transcript (will be mailed directly to the college) Fee \$10.00
(includes an unofficial copy to the student)

Please send my transcript to the following school:

School Name: _____

Attention: _____

Address: _____

- () Transfer Credit Evaluation Fee \$30.00

_____ I have requested that _____ mail my transcript directly to CFT.
(college or university)

- () Unofficial Transcript Fee no charge

- () Diploma/Certificate Request Fee no charge

(Diploma or Certificate Title)

- () Diploma/Certificate Replacement Fee \$10.00

(Diploma or Certificate Title)

- () Webinar Credit Request - Webinar Title: _____ Fee \$15.00

PLEASE SEND THE ABOVE ITEM(S) TO MY: (CIRCLE ONE) HOME WORK

SIGNATURE _____ DATE _____

PLEASE MAKE CHECKS PAYABLE TO THE **CENTER FOR FINANCIAL TRAINING** AND MAIL TO:
 Center for Financial Training, Attn: Deborah Rondeau, P.O. Box 969, Norwich, CT 06360-0969
 Unofficial Transcript requests can be faxed to: 860-823-1410. To pay by credit card, please call 800-795-5242 x1176.

CFT STAFF DIRECTORY

Please call the office serving your state for information on courses currently being offered in your area, teaching opportunities, to request a class or seminar, and for information regarding contract (on-site) training options in your region.

Alabama, Georgia, Louisiana, Mississippi Region

Crista Olson, Vice President & Regional Director - crista@cftacs.org - x9003

Phone: 800-795-5242
Fax: 860-823-1410
Address: 1730 Mississippi Avenue
St. Louis, MO 63104

Arkansas and Oklahoma Region

Marta Carey, Vice President/Distance Learning Manager - marta@cftacs.org - x1179

Phone: 800-795-5242
Fax: 860-823-1410
Address: P.O. Box 969
Norwich, CT 06360

Connecticut, Massachusetts, Rhode Island Region

Michael Meakem, President - mike@cftacs.org - x1178

Scott Briggs, Senior Vice President - scott@cftacs.org - x1180

Deborah Rondeau, Education Administrator - deb@cftacs.org - x1176

Sharon Courtot, Education Support Specialist - sharon@cftacs.org - x1177

Phone: 800-795-5242
Fax: 860-823-1410
Address: P.O. Box 969
Norwich, CT 06360

Greater New York Region

Tom Owen, Senior Vice President & Regional Director - tom@cftacs.org - x9973

Renée Few, Customer Service Specialist - renee@cftacs.org - x9974

Phone: 800-795-5242 or 716-604-9973
Fax: 716-847-2138
Address: 331 Alberta Drive, Suite 209
Amherst, NY 14226

Missouri, Illinois, Indiana, Tennessee Region

Crista Olson, Vice President & Regional Director - crista@cftacs.org - x9003

Phone: 800-795-5242
Fax: 860-823-1410
Address: 1730 Mississippi Avenue
St. Louis, MO 63104

New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Northern Virginia Region

Karen McMullen, Senior Vice President & Regional Director - karen@cftacs.org - x9958

Jerry Vitale, Customer Service Specialist - jerry@cftacs.org - x9959

Phone: 800-795-5242 or 908-325-9958
Fax: 973-783-1245
Address: 246 Christopher Street
Upper Montclair, NJ 07043



**Visit our
Financial Training
Superstore at
www.cftacs.org
for the most current
schedule information!**