

CUIC[®]
Self-study, Cohort

Course Catalogue

Updated: December 2011



CUSOURCE Credit Union Knowledge Network
300 The East Mall, Suite 500 | Toronto, ON M9B 6B7
1.888.367.1386 | clientsolutions@cusource.ca | www.cusource.ca

Content Index

Agricultural Lending.....	1
Business Lending.....	1
Consumer and Residential Mortgage Lending.....	2
Credit Union Commercial Mortgage Lending.....	2
Credit Union Marketing and Sales Management.....	3
Credit Union Products and Services.....	4
Financial Management.....	5
Fundamentals of Personal Financial Planning.....	6
Human Resources Management.....	6
Strategic Management for Credit Union Professionals.....	7
The Credit Union System.....	7

Agricultural Lending

(CU00-346)**\$350**

This 10-module, paper-based course addresses factors and issues associated with agricultural lending -- farm financial accounting and financial statement analysis, agricultural production and marketing, agribusiness development, taxation, appraisal of assets and security, agricultural law, and agricultural loan administration. Specifically, the course covers:

1. Introduction to Agricultural Lending
2. Farm Product Marketing
3. Risk Characteristics
4. Agricultural Lending in Credit Unions
5. The Loan Application Process
6. Financial Analysis
7. Assessing the Farmer
8. Collateral Appraisal & Evaluation
9. Security, Legal Issues & Disbursements
10. Monitoring and Collections

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-346_DES.pdf

Business Lending

(CU01-345)**\$695 Self Study, \$895 Cohort**

This ten-module, online course focuses on the key concepts related to business loans: from administration to underwriting. Students should have a solid understanding of financial statement analysis for this course and can obtain this through two courses from CUSOURCE Knowledge Network: Understanding Business Financial Statements and Introduction to Business Financial Statement Analysis. Specifically, the Business Lending course (CU01-345) covers:

1. Introduction to Business Lending
2. Financial Statements
3. Cash Flow
4. The Loan Investigation Process
5. Security
6. Structuring the Loan
7. Loan Disbursements and Monitoring
8. Problem Accounts
9. Prospecting for Business Loans
10. Negotiation and Closing

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU01-345_DES.pdf

Consumer and Residential Mortgage Lending

(CU00-210)

\$495 Self Study, \$695 Cohort

This 10-module, paper-based course is a credit in the Management Studies Program and in the Consumer and Residential Mortgage Lender Accreditation Program. It presents the basic concepts of consumer and residential mortgage lending -- member contact, personal financial counselling and loan negotiation, loan structure, consideration of loan applications, documentation, insurance and mortgage law, disbursements of funds, monitoring and collection of consumer and mortgage loans, pre-payments, and mortgage discharges. Specifically, the course covers:

1. Introduction to Consumer Lending
2. The Loan Application Process
3. The Credit Decision
4. Loan Documentation, Monitoring, Collections, & Financial Guidance
5. Mortgage Law and Mortgage Insurers
6. Processing the Mortgage Loan Application
7. Mortgage Loan Administration
8. Discharge and Prepayment Procedures
9. Member Contact Skills
10. Consumer Lending Business Development: Methods and Activities

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-210_DES.pdf

Credit Union Commercial Mortgage Lending

(CU00-340)

\$495 Self Study, \$695 Cohort

This 10-module, paper-based course deals with complex mortgage lending situations including the underwriting of multi-tenant projects, condominium financing and sub-division development. The purpose of appraisals and the appraisal process are examined. Also discussed are business development initiatives, commitment letters, loan disbursement and documentation procedures and problem accounts. More specifically, this course covers:

1. Commercial Mortgages
2. Commercial Mortgage Lending
3. Beginning the Loan Investigation
4. Appraisal and Evaluation
5. Analyzing the Credit Application
6. Special Purpose Financing
7. Disbursements, Documentation, & Monitoring
8. Problem Accounts
9. Business Development
10. Negotiating and Closing

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-340_DES.pdf

Credit Union Marketing and Sales Management

(CU00-235)

\$610 Self Study, \$495 Self Study (no textbook)

There are a lot of marketing courses but very few that deal with marketing “services”, let alone, “financial services”. This is one of the reasons why this **11-module, paper-based course** is unique. It takes an organization-wide approach to the marketing and sales of financial services.

The course starts with your credit union’s corporate strategic plan; it ends with the internal and external communications plans needed to galvanize the entire credit union to meet its strategic objectives. In other words, it takes marketing from the board table to the front-line. Why? Because the winners in today’s environment are organizations that can gather, analyze, interpret and act on market information and that can understand and anticipate changes in needs and buying patterns. More importantly, they have the ability to formulate marketing strategies with the aim of achieving competitive advantage. Therefore, this course offers two opportunities: first, an opportunity to understand the principles that apply to financial services marketing; second, the opportunity to apply your learning to a real marketing challenge facing your credit union.

The course looks at marketing at three levels and includes the following topics:

Understanding the Scope of Marketing Management

Module 1: Marketing in the 21st Century

Module 2: The Challenges of Services Marketing

Module 3: Market-Oriented Strategies for Winning Markets

Strategic Marketing

Module 4: Relationship Marketing & Customer Relationship Management

Module 5: Environmental & Industry Analysis

Module 6: Buyer Analysis

Module 7: Segmenting, Targeting and Positioning

Tactical Marketing

Module 8: Managing Products and Brands

Module 9: Managing Pricing

Module 10: Managing Delivery Channels, Service Channels and the Sales Force

Module 11: Integrated Communications

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-235_DES.pdf

Credit Union Products and Services

(CU00-185)

\$495 Self Study, \$595 Cohort

Knowing credit unions' products and services is one of the ABCs of building business literacy and understanding the concepts of financial intermediation, profitability and member profitability. It is also the foundation for providing excellent service. This 10-module, paper-based course is a practical overview of the products and services typically offered by credit unions as well as our competitors. As well, it demystifies services with which you may not deal with routinely -- insurance, trust, and financial planning services, for example. Specifically, this course covers:

1. Savings Services
2. Registered Plans
3. Lending Services
4. Card Services
5. Transaction Services
6. Investment Services
7. Trust Services
8. Insurance Services
9. Financial Planning Services
10. Sundry Services

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-185_DES.pdf

Financial Management

(CU00-225)

\$495 Self Study (no textbook) \$695 Cohort

This course has two primary components: the study guide and textbook. The textbook, the Fundamentals of Corporate Finance, is a university level textbook on corporate finance that provides the theoretical framework of the course. It is the student's responsibility to purchase the correct textbook edition for their study guide. The study guide focuses on the application of this theoretical framework to financial institutions and specifically, credit unions. Specifically, this course covers:

1. Overview of Financial Management in Credit Unions
2. Interpreting Credit Union Financial Success Using Financial Statements and Ratio and Trend Analysis
3. Financial Structure and Asset Management
4. Time Value of Money Considerations
5. Macro Economic Considerations
6. Risk Management Considerations
7. Asset Liability Management
8. Capital Adequacy and Deposit Protection
9. Operations Management
10. Financial Reporting

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-225_DES.pdf

Fundamentals of Personal Financial Planning

(CU00-240)

\$495 Self Study, \$695 Cohort

This 10-module, paper-based course can be considered the primer in the field of personal financial planning. It is “a must” for anyone working in the industry, whether or not they have any intention of becoming a certified financial planner. In fact, many employees feel it has helped them with their own personal finances as much as it has helped them with answering members’ questions. This practical case-based course includes both a study guide and a workbook that covers:

1. The Financial Planning Process
2. Net Worth, Cash Flow, and Debt Management
3. Risk Management and the Role of Insurance
4. The Financial Market Place and Investment Products
5. Investment Planning
6. The Income Tax System
7. Tax Planning
8. Retirement Planning
9. Estate Planning
10. The Comprehensive Financial Plan

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-240_DES.pdf

Human Resources Management

(CU00-325)

\$350 Self Study

This 10-module, paper-based course provides a solid grounding in all areas of HR management, including performance management, compensation and benefits, recruitment, selection and training and development. It also looks at current and developing trends and challenges facing managers in terms of managing people – their most important asset. Specifically, this course covers:

1. HR Management: A Strategic Perspective
2. Human Resources Planning Process
3. Employment Equity and Diversity Management
4. Organizational Culture
5. Organizational Staffing
6. Training and Development
7. Compensation
8. Supporting Employee Health & Well-Being
9. Employee and Employer Rights and Responsibilities
10. Labour Relations

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-325_DES.pdf

Strategic Management for Credit Union Professionals

(CU00-315)

\$750 Cohort

Strategic Management for Credit Union Professionals provides a general overview of strategic management for credit unions:

- The process of choosing and defining purposes and objectives
- Formulating and implementing viable strategies, and
- Monitoring strategic performance

You learn about strategy by reading, thinking, analyzing previous decision and talking. To allow for all of these learning dimensions, this CUIC course is delivered in as an e-class over approximately 15 weeks. In this format, participants can consider the strategic management for their own credit union and have an opportunity to discuss “strategy” with their classmates from across the country.

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-315_DES.pdf

The Credit Union System

(CU00-200)

\$495 Self Study, \$595 Cohort

This 10-module, paper-based course provides a comprehensive overview of the system within which you are working. Looking first at the unique aspects of credit unions as co-operative financial intermediaries, it then places credit unions in the context of the larger financial services industry. The course gives a brief introduction to profitability and how profitability is reflected in the credit union’s financial statements. The course surveys credit union’s historical development, ideology, structure and governance, operation, products and services, and composition as a system as well as future trends and issues. Specially, this course covers:

1. The Distinct Nature of Credit Union Operations
2. The Credit Union as a Co-operative Financial Institution
3. The Canadian Credit Union System
4. The Canadian Financial Services Industry
5. Financial Management Principles
6. The Regulatory Environment
7. Products and Services: The Ongoing Evolution
8. Understanding Your Credit Union’s Financial Statements
9. The Co-operative Network
10. The Future for Credit Unions – Opportunities and Challenges

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CurrentCourseDescriptions/CUIC/CU00-200_DES.pdf