

CUSOURCE[®]
eLearning

Course Catalogue

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Commercial Credit

The RMA eMentor® license is a pre-requisite for all RMA learning activities and is included in your annual subscription fee. There is an additional cost associated with the diagnostic assessment and facilitated discussion.

RMA Diagnostic Assessment

(CU01-RMA-DIA*)

\$195

Working with its Canadian members, RMA has modified its longstanding online Diagnostics Assessment for Canadian practitioners. The Diagnostic is used to identify knowledge and skill gaps in 7 critical competency areas:

1. Financial Accounting (CU01-RMA-DIA-M1)
2. Financial Statement Analysis (CU01-RMA-DIA-M2)
3. Cash Flow Analysis (CU01-RMA-DIA-M3)
4. Industry, Business and Management Risk (CU01-RMA-DIA-M4)
5. Loan Management (CU01-RMA-DIA-M5)
6. Loan Structuring (CU01-RMA-DIA-M6)
7. Legal and Documentation Issues (CU01-RMA-DIA-M7)

RMA offers a Certificate of Proficiency for those who achieve an acceptable score on all competency areas of the Diagnostic Assessment.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-RMA_DIA_DES.pdf

RMA eCase Studies

(CU01-RMA-CS*)

Free

The Risk Management Association (RMA) eCase Studies have been designed to give commercial lenders an opportunity to apply their skills and experience to 4 unique online case studies. After examining and assessing the ecase study, submit your assessment to the RMA website and receive immediate feedback.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-RMA_CS_DES.pdf

RMA Fundamentals Exam

(CU01-RMA-FEX*)

Free

These modular exams are based on the 10 fundamental Best Practices in Commercial Lending (CA) on *eMentor*. In the *CUSOURCE*® Learning Management System, register in the Fundamental Exam(s) of your choice. We'll assign the appropriate readings and related exam to you. Complete the readings online, take the exam online and receive immediate feedback from RMA.

1. Getting to Know the Customer (CU01-RMA-FEX-1)
2. Analyzing Non-Financial Risks (CU01-RMA-FEX-2)
3. Understanding the Numbers (CU01-RMA-FEX-3)
4. Understanding the Numbers Part 2 (CU01-RMA-FEX-4)
5. Structuring the Deal (CU01-RMA-FEX-5)
6. Pricing the Deal (CU01-RMA-FEX-6)
7. Presenting the Deal (CU01-RMA-FEX-7)
8. Closing the Deal (CU01-RMA-FEX-8)
9. Monitoring the Relationship (CU01-RMA-FEX-9)
10. Dealing with Problem Loans (CU01-RMA-FEX-10)

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-RMA_FEX_DES.pdf

Compliance/Risk Management

The Compliance/Risk Management courses identified with an asterisk are free with your CUSOURCE® annual subscription.

Anti-Money Laundering & Terrorist Financing Course

(CU01-AMLTF)

Free*

This 60-minute online course provides all employees with fundamental information regarding Anti-Money Laundering & Terrorist Financing. You will learn how money laundering and terrorist financing work and what you need to watch for. This course also includes information on Canada's prevention and detection system, the roles and responsibilities of credit unions and their employees, and recording and reporting suspicious transactions. You will also learn how this very serious global issue impacts not only credit unions but their communities as well.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-AMLTF_DES.pdf

Anti-Money Laundering & Terrorist Financing Assessment

(CU01-AMLTF-EX)

Free*

A separate 30-minute assessment tests your knowledge of the crucial topics covered in the course. We recommend that you complete the Anti-Money Laundering & Terrorist Financing course before completing the assessment.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-AMLTF_DES.pdf

Combating Cheque Fraud

(CU01-CF)

Free*

This 45-minute online course provides fundamental information regarding combating cheque fraud. The course uses real-life examples and statistics to explain the implications of cheque fraud, and demonstrates how to detect and identify this type of activity to limit liability and losses. Cheque fraud is one of the most common types of financial fraud, and one of the fastest growing financial crimes. In this course, you will learn how this serious issue impacts our society, economy and your credit union. Learn more about how to protect your credit union and members' accounts by identifying suspicious individuals and fraudulent cheques, applying the "Know-Your-Member" rule, and performing ongoing account procedures such as monitoring cheque activity in new accounts.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-CF_DES.pdf

Consumers and Debit Cards

(CU01-DC)

Free*

This 45-minute web course is designed for managers and staff who have a role in implementing best practices relative to issuing debit cards and ultimately, in reducing fraudulent use of debit cards. This foundational course explores the practices and issues surrounding the 2004 Canadian Code of Practice for Consumer Debit Card Services (“Code of Practice”); it outlines employees’ responsibilities in applying “the code” to their daily work, clarifies the responsibilities and liabilities of consumers in using their debit card and highlights the steps credit unions need to follow when members experience problems with debit card transactions. While taking the course, employees can print a copy of The Code of Practice.

This course was developed with the sponsorship and expertise of the Standards and Compliance Department of Credit Union Central of Canada.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-DC_DES.pdf

Harassment and Violence Prevention in the Canadian Workplace (Bill 168)

(CU01-HVPCW)

\$7

In recent years, high profile incidents of workplace harassment and violence have heightened employee and employer concerns about safety in the workplace. While the incidents you hear about are often extreme, harassment and violence could happen in the workplace any time. And the way a company deals with even the most seemingly trivial incident, can make the difference between another day at the office, and front page news. This course will explore the forms that harassment can take in the workplace and will also examine the factors that contribute to violence at work. The key to preventing harassment and violence in the workplace is for all employees to be aware of the warning signs and to become familiar with their companies' policies that address these issues. This course is designed for use in all provinces as a training component of an organization's anti-harassment and anti-violence program, such as is required under Ontario's Bill 168.

This course was developed with subject matter support provided by the Labour & Employment Law Group of the law firm of Lawson Creamer. Please note, however, that the course materials and content are for informational purposes only and do not constitute legal advice.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-HVPCW_DES.pdf

It's a Matter of Privacy

(CU01-PRIV)

Free*

This interactive, 60-minute online course introduces employees to the Personal Information and Electronic (PIPED) Acts or PIPEDA. The course introduces the 10 core principles of privacy and how they impact member relationships. Several concrete examples of how these principles apply to day-to-day credit union operations are highlighted throughout the course.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-PRIV_DES.pdf

Preventing Investment Fraud

(CU01-PIF)

Free*

This 30-minute online course, which addresses another growing area of fraud, is a key resource for employees with direct member contact, be that as a member service rep. (MSR), a loans and/or investment officer. The development of this course was a joint venture among CUSOURCE Credit Union Knowledge Network and the securities commissions of British Columbia, Alberta, Manitoba, Nova Scotia, New Brunswick and BC Central's Risk Management Department.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-PIF_DES.pdf

Robbery: Are You Prepared?

(CU01-RAYP)

Free*

This 95-minute video provides employees with information on practices and procedures designed to minimize the risk of robbery before it happens, maximize the safety of staff and customers during a robbery and assist them in recovering quickly and completely after a robbery occurs. This video has been developed by Risk Solutions Group (a CUMIS loss prevention team), to inform and educate about robbery and how to prepare in a proactive manner.

A free Robbery Prevention Kit accompanies the video and contains materials that can be used in training as well as in developing branch procedures. The kit can be downloaded from the CUSOURCE® Learning Management System and is comprised of handouts on variety of topics including: Robbery: The After Effects, Post Trauma Cycle, Robbery Instructions, Robbery Notification Report, Robbery Preparedness Guidelines and Suspect Identity Chart.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-RAYP_DES.pdf

Understanding Disability and the AODA

(CU01-UDAO)

Training on Accessibility for Ontarians with Disabilities Act (AODA) is a mandatory requirement that must be met by all credit unions in Ontario. The focus of this 40-minute online course is how to provide accessible and dignified customer service to any and all customers with disabilities.

For additional information, please see the course description:

http://www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-UDAO_DES.pdf

Credit Union Literacy

The recommended order for completing the Credit Union Literacy courses is: 1) Overview of the Credit Union System, 2) Introduction to Profitability, 3) Understanding Your Credit Union's Financial Statements, and 4) Fundamentals of Capital Adequacy & Liquidity.

Fundamentals of Capital Adequacy & Liquidity

(CU01-FCAL)

\$99

While this interactive e-course presents concepts that are useful for all employees, it is essential for employees in lending, finance and management. "Cap. Adequacy" presents fundamental information on both capital adequacy and liquidity, and then gives you an opportunity to apply this knowledge to a case study in each area. You have many opportunities to make decisions, apply figures and see how they impact the balance sheet and income statement, but ultimately capital adequacy, liquidity and profitability. Before getting into the heart of the topic, you begin with two short tests: one on profitability; the other, on credit union financial statements.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-FCAL_DES.pdf

Introduction to Profitability

(CU01-IP)

\$45

This interactive, 6-lesson online course is the cornerstone to understanding credit union business fundamentals. Using examples drawn from daily business activities, the course explains how credit unions make money and spend it, in order to fund and grow operations. In 90 minutes, you are introduced to the concepts of asset-liability management as well as product, channel and member profitability. The course also demonstrates how business activity is reflected in your credit union's Income Statement and how, with this increased understanding of the business, your actions and decisions impact bottom line profitability.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-IP_DES.pdf

MSR Start Series

(CU01-MSR-SERIES)

\$295 complete, \$95 per module

This package of 6 online courses in this series will give your service representatives — your brand ambassadors — a stellar start to their career with your credit union. While it has MSR in the title, with the exception of course 2, the courses in this series are ideal for employees in a number of different roles, particularly those who have direct member contact. This guided series is a solution for credit unions that want to implement a ready-made orientation program or that want to enhance their existing orientation programs.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-MSR-SERIES_DES.pdf

Overview of the Credit Union System

(CU01-OCUS)

\$59

The Canadian credit union system has a rich history spanning over 100 years. Currently more than 1 in 4 Canadians is a member of a credit union. In this course, you will become oriented to the breadth, scope and span of our system and you will learn about our local, provincial and national structure and the nine foundational credit union operating principles. “Overview”, when taken with its companion courses *Introduction to Profitability* and *Understanding Your Credit Union’s Financial Statements* or with the other online courses in the CUDA® Program, provides an excellent orientation to the credit union system and other co-operative businesses. It is a primer for the more extensive *Credit Union System* course (CU00-200).

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-OCUS_DES.pdf

Understanding Your Credit Union’s Financial Statements

(CU01-CUFS)

\$45

This interactive, 8-lesson e-course demystifies credit union financial statements to the point where every employee can explain them, to a colleague or to an interested credit union member, browsing the annual report. Building on an *Introduction to Profitability*, you walk line-by-line through the Balance Sheet and Income Statement so that you see how these static reports capture daily business activity. Terms such as *off balance sheet* and *securitization* are introduced and, like many other financial concepts and terms, are “made easy”.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-CUFS_DES.pdf

Product Knowledge

RRSPs: The Fundamentals

(CU01- RRSP)

\$45

This 2 hour interactive, online course is the cornerstone for understanding RRSP (Registered Retirement Savings Plan) fundamentals. It is a valuable learning opportunity for all new credit union employees who are preparing for their first RRSP season, as well as employees who are interested in updating their knowledge of RRSP options and services. Participants will learn key concepts such as RRSPs, RRIFs, RESPS, Individual and Spousal Plans, and Lifelong Learning Plans. Other topics covered include: contributions, withdrawals, and transfers. By the end of the course, participants will be able to identify and describe the features and benefits of a number of retirement options available to members.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-RRSP_DES.pdf

Tax-Free Savings Accounts: The Fundamentals

(CU01-TFSA)

\$25

In 60 minutes, this online course will enhance your knowledge of Tax-free Savings Accounts (TFSA) while outlining the potential benefits for credit union members. You will learn about the different types of TFSAs, transactions such as withdrawals and transfers, contributions rules and contribution limits, and the similarities and differences between a TFSA and RRSP. After completing this course, you will be able to identify characteristics and features of TFSAs, as well as the advantages and disadvantages of this type of account. You will also have an opportunity to explore possible scenarios to determine when a TFSA would be a suitable option to recommend.

For additional information, please see the course description:

www.cusource.ca/ecms.ashx/CourseDescriptions/eLearning/CU01-TFSA_DES.pdf