

Unmatched Financial Training for over 110 Years

Independent Study Courses

Course Title	Credits	Length	Fee
Accounting II	3	4 months	\$595
Advertising	3	4 months	\$595
Agricultural Lending	3	4 months	\$595
Analyzing Financial Statements*	3	4 months	\$595
Bank Management	3	4 months	\$595
Banking Today ABA	½	3 months	\$150
Business Communication*	3	4 months	\$595
Business Math*	3	4 months	\$595
Commercial Lending*	3	4 months	\$595
Communication Skills for Business	2	3 months	\$545
Consumer Lending	3	4 months	\$595
Customer Service Excellence	2	3 months	\$545
Customer Service Innovation	2	3 months	\$545
e-Commerce	3	4 months	\$595
Economics for Bankers*	3	4 months	\$595
Effective Business Writing	2	3 months	\$545
Employment & Labor Law	3	4 months	\$595
Financial Accounting*	3	4 months	\$595
Financial Planning	3	4 months	\$595
General Accounting	3	4 months	\$595
Human Relations*	3	4 months	\$595
Human Resource Development	3	4 months	\$595
Human Resource Management*	3	4 months	\$595
Human Resource Selection	3	4 months	\$595
International Financial Management	3	4 months	\$595
Interviewing & Hiring Techniques	¼	1 month	\$395
Law & Banking: Applications*	3	4 months	\$595
Law & Banking: Principles*	3	4 months	\$595
Leading Your People to Success Management*	2	3 months	\$545
Managing Human Resources	3	4 months	\$595
Managing Performance & Productivity	2	3 months	\$545
Marketing Financial Services	3	4 months	\$595
Money & Banking	3	4 months	\$595
Motivating Your Staff	¼	2 months	\$395
Organizational Behavior*	3	4 months	\$595
Principles of Banking	3	4 months	\$595

Course Title	Credits	Length	Fee
Project Management	3	4 months	\$595
Project Management: New Product Development	3	4 months	\$595
Project Management: The Managerial Process	3	4 months	\$595
Real Estate Appraisal*	3	4 months	\$595
Real Estate Finance*	3	4 months	\$595
Real Estate Law*	3	4 months	\$595
Residential Mortgage Lending*	3	4 months	\$595
Sales Excellence	2	3 months	\$545
Selling Fundamentals	3	4 months	\$595
Statistics*	3	4 months	\$595
Supervision*	3	4 months	\$595
Teller Operations	2	3 months	\$545
The 21 st Century Supervisor	2	3 months	\$546
The Future of Business	3	4 months	\$595
Today's Teller ABA	2	3 months	\$150
Wills, Trust & Estate Administration	2	3 months	\$546

FAQ

Flexible Format: Independent Study is designed for students who prefer a flexible schedule. After the registration and payment are received, textbook and accompanying materials are mailed, and a regional content expert is assigned as your instructor.

Pace: Students have **one to four months** to complete the coursework (see Length). Working at your own pace, your instructor will guide you in completing chapter assignments, quizzes and exams. Curriculum and materials are the same as an in-person course.

Registration: Register anytime at your convenience. Courses begin once student registers and receives materials. To get started, complete the registration form and mail with payment (including

\$15.00 processing fee per course) to the CFT office. Note: Registrations will not be processed until payment is received.

Withdrawal Policy: Withdrawals must be sent in writing. Students will be assessed a \$100 fee for withdrawals received after the registration has been processed. Refunds will not be issued once course materials have been sent.

***ACE Credits:** College transfer recommendation status by the American Council on Education. Contact the CFT office for more information.

Course Title	Fee
Compliance Online Training for Compliance Professional	
Anatomy of a Regulation for Compliance Professionals	\$275
BSA/USA Patriot Act for Compliance Professionals	\$275
Community Reinvestment Act for Compliance Professionals	\$275
Credit Card Regulations for Compliance Professionals	\$275
Digital Compliance for Compliance Professionals	\$275
Electronic Funds Availability Act (Reg E) for Compliance Professionals	\$275
Elements of a Compliance Program for Compliance Professionals	\$275
Equal Credit Opportunity Act (ECOA) for Compliance Professionals	\$275
Expedited Funds Availability Act (Reg CC) for Compliance Professionals	\$275
Fair Credit Report Act (FCRA) for Compliance Professionals	\$275
Good Faith Estimate and HUD-1 for Compliance Professionals	\$95
Home Mortgage Disclosure Act (HMDA) for Compliance Professionals	\$275
Loans to Insiders (Reg O) for Compliance Professionals	\$275
National Flood Insurance Regulations for Compliance Professionals	\$275
Office of Foreign Assets Control (OFAC) for Compliance Professionals	\$275
Privacy/Information Sharing for Compliance Professionals	\$275
Real Estate Settlement Procedures Act for Compliance Professionals	\$275
Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals	\$275
Reg Z Closed-End Credit for Compliance Professionals	\$275
Reg Z Open-End Credit for Compliance Professionals	\$275
Reserve Requirements for Depository Institutions Act (Reg D) for Compliance Professionals	\$275
Servicemembers Civil Relief Act (SCRA) for Compliance Professionals	\$275
Truth in Savings Act (Reg DD) for Compliance Professionals	\$275
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for Compliance Professionals	\$275
Digital Marketing	
Marketing in a Digital World (includes all 6 modules listed below)	\$899
Marketing in a Digital World: Social Campaign (includes only modules 1-3 listed below)	\$459
<i>Module 1: The Power of Facebook</i>	\$189
<i>Module 2: Leveraging LinkedIn</i>	\$189
<i>Module 3: Strategic Twitter</i>	\$189
Marketing in a Digital World: Digital Campaigns (includes only modules 4-6 listed below)	\$459
<i>Module 4: Build Your Campaign</i>	\$189
<i>Module 5: Find Your Audience</i>	\$189
<i>Module 6: Search Engine Optimization</i>	\$189

Course Title	Fee
General Banking	
Banking Basics Suite (includes all 12 modules listed below)	\$595
<i>Module 1: Marketing: Building Customer Relationships</i>	\$55
<i>Module 2: Bank Payment Systems & Technology</i>	\$55
<i>Module 3: Bank Sales & Service: Expanding Customer Relationships</i>	\$55
<i>Module 4: Banks as a Business</i>	\$55
<i>Module 5: Banks & the Deposit Function</i>	\$55
<i>Module 6: Banks & the Economy</i>	\$55
<i>Module 7: Banks & Personal Wealth Management</i>	\$55
<i>Module 8: Business & International Banking Services</i>	\$55
<i>Module 9: Introduction to Banking</i>	\$55
<i>Module 10: Lending as a Cornerstone of Banking</i>	\$55
<i>Module 11: Safeguarding Bank Assets & the Nation</i>	\$55
<i>Module 12: Safeguarding the Customer & the Bank</i>	\$55
Consumer Credit Products	\$95
Ethical Issues for Bankers	\$55
Intro to IRAs	\$95
Robbery & Bank Security	\$95
Teller Basics	\$150
Understanding Bank Products	\$95
General Lending	
Fundamentals of Consumer Lending	\$95
Fundamentals of Small Business Banking	\$95
Introduction to Analyzing Financial Statements	\$95
Personal Tax Return Analysis	\$95
Commercial Lending	
Understanding Business Borrowers	\$150
Analyzing Business Financial Statements & Tax Returns	\$150
Analyzing Personal Financial Statements & Tax Returns	\$150
Qualitative Analysis & Determining a Credit Risk Rating	\$150
Loan Structuring, Documentation, Pricing, & Problem Loans	\$150
Lending - Advanced	
The Lending Decision Process (Series 1-6 below)	\$720
<i>Series 1: Industry, Management, & Economic Influences</i>	\$100
<i>Series 2: Interpreting Quality of Financial Reports & Accounts</i>	\$100
<i>Series 3: Analyzing the Company's Financial Performance & Financial Condition</i>	\$200
<i>Series 4: The Cash Cycle, Seasonality & Discovering Borrowing Causes and Repayment Sources</i>	\$150
<i>Series 5: Analyzing Cash Flow Statement & Measuring Repayment Ability</i>	\$150
<i>Series 6: Using Financial Projections to Fine Tune the Credit Analysis</i>	\$150

Visit our website for course descriptions.

Course Title	Fee	Course Title	Fee
Lending – Advanced (cont'd)		Residential Lending (cont'd)	
The Commercial Real Estate Lending Decision Process (Series 1-6 below)	\$720	Elements of Title Insurance	\$95
<i>Series 1: Types of CRE Loans, Risk Areas & Performance Drivers</i>	\$125	Essentials of Mortgage Lending	\$95
<i>Series 2: The CRE Underwriting Process</i>	\$125	Explaining Loan Modifications	\$95
<i>Series 3: Financing Different Types of Commercial Properties</i>	\$125	Gathering the Facts on Mortgage Fraud	\$95
<i>Series 4: Understanding & Evaluating Leases, Appraisals and Environmental Assessments</i>	\$175	Handling Mortgage Inquiries & Making Referrals	\$95
<i>Series 5: Loan Structure & Documentation Considerations</i>	\$125	Mortgage Customer Counseling & Prequalification	\$95
<i>Series 6: Construction Lending</i>	\$175	Preparing the Closing Disclosure	\$95
Management & Leadership		Preparing the Loan Estimate	\$95
Authentic Leadership	\$55	Processing & Underwriting Credit	\$95
Building Collaborative Teams	\$55	Processing Income & Assets	\$95
Communicating Vision	\$55	Reviewing the Appraisal Report	\$95
Employment Law	\$95	TILA-RESPA Integrated Disclosures	\$55
Empowerment	\$55	Risk Management	
Leveraging the Benefits of Diverse Workforce	\$95	Cybersecurity Management	\$275
Managing Change	\$55	Elements of an Operational Risk Management Program	\$275
Management Essentials Suite (includes all 6 modules listed below)	\$275	Fraud & Criminal Threats	\$275
<i>Module 1: Coaching</i>	\$55	Incident Management & Resilience	\$275
<i>Module 2: Corrective Action</i>	\$55	Operational Risk Model Management	\$275
<i>Module 3: Effective Meetings</i>	\$55	Oversight & Management of Operational Risk	\$275
<i>Module 4: Employee Recognition</i>	\$55	Payments & Settlements	\$275
<i>Module 5: Interviewing</i>	\$55	Physical Security	\$275
<i>Module 6: Managing Performance</i>	\$55	Regulatory Exam Management	\$275
Residential Lending		Risk & Control Self-Assessment (RCSA)	\$275
Appraisal Procedures	\$95	Vendor Risk Management	\$275
Basics of Mortgage Processing	\$95	Sales Skills	
Completing the HUD-1	\$95	Coaching to Support the Sales Process	\$55
Discovering FHA Programs	\$95	Effective Referrals	\$55
Elements of Title Insurance	\$95	Event Networking	\$95
Essentials of Mortgage Lending	\$95	Making the Client Call	\$55
Explaining Loan Modifications	\$95	Overcoming Objections	\$55
Gathering the Facts on Mortgage Fraud	\$95	Referring Insurance & Annuity Clients	\$95
Handling Mortgage Inquiries & Making Referrals	\$95	Referring Investment Clients	\$95
Mortgage Customer Counseling & Prequalification	\$95	Referring Trust Clients	\$95
Appraisal Procedures	\$95	Relationship Management	\$55
Basics of Mortgage Processing	\$95	Sales Planning	\$55
Completing the HUD-1	\$95	Successful Sales Campaigns	\$95
Discovering FHA Programs	\$95	Tele-Consulting	\$95
		Why Quality Customer Service Matters	\$55

Visit our website for course descriptions.

Self-Paced Online Courses

Course Title	Fee
Small Business Lending	
Calling on Small Business Customers	\$95
Credit Products for Small Businesses	\$95
Deposit Products & Services for Small Businesses	\$95
Relationship Selling to Small Business Customers	\$95
Retirement Products for Small Businesses	\$95
Servicing & Growing Small Business Relationships	\$95
Small Business Borrowing	\$95
Workplace Skills	
Communicating Basics	\$55
Dealing Effectively with Co-workers	\$95
Essentials of Workplace Conducts	\$95
Improving Productivity	\$95
Managing Time at Work	\$95
Online Communication	\$55
Presentation Skills	\$95
Sexual & Workplace Harassment	\$95
Sexual & Workplace Harassment for Managers	\$95
Verbal Communication	\$55
Written Communication	\$55
Wealth Management & Trust	
A Guide to Ethics in Fiduciary & Trust Activities	\$95
A Guide to Ethics in Financial Planning	\$95
A Guide to Ethics in Investments	\$95
A Guide to Ethics in Tax Law & Tax Planning	\$95
Account Acceptance & Termination	\$175
Asset Allocation & Portfolio Management	\$175
Basic Characteristics of a Trust	\$175
Bond Selection & Analysis	\$175
Discretionary Distributions	\$175
Duties & Powers of the Trustee	\$175
Economics & Markets	\$175
Education Planning Solutions for Minors	\$175
Estate & Guardian Administration	\$175
Estate Planning to Achieve Client Goals	\$175
Estate Planning for Charitable Giving	\$175
Estate Planning for IRAs & Qualified Plan Balances	\$175

Course Title	Fee
Wealth Management & Trust (cont'd)	
Estate Planning for the Marital Deduction	\$175
Estate Planning Solutions for the Business Owner	\$175
Fiduciary Income Tax	\$175
Fundamentals of Alternate Investment Products	\$175
Fundamentals of Life Insurance	\$175
Generation-Skipping Transfer Tax	\$175
Gift Taxation	\$175
How Trusts are Taxed	\$175
Income Tax Planning	\$175
Introduction to Estate Planning	\$175
Introduction to Investment Management	\$335
Introduction to Planning for Retirement Assets	\$335
Introduction to Trust Administration	\$175
Investment Policy	\$335
Investment Products	\$175
Managing Life Insurance Policies	\$175
Minimizing Fiduciary Risk & Litigation	\$175
Planning for Estate Tax	\$175
Prudent Portfolio Management	\$175
Special Needs Trusts	\$175
Stock Selection & Analysis	\$175
Types of Insurance	\$175
Understanding Transfer Tax	\$175

Pace Students have 6 months for individual self-paced online courses or 12 months for ABA online certificates.

Registration Register anytime at your convenience. To get started, complete the Registration Form and mail, email or fax it to the CFT office.

HOW TO REACH US:

**Center for Financial Training
North Central States, Inc.**

5215 N. Ironwood Rd.
Suite 202
Glendale, WI 53217

PHONE 414.332.6468
FAX 414.332.6478
EMAIL info@cftncs.org



Withdrawal Policy

No refunds once a student has been enrolled in a self-paced online course.

WWW.CFTNCS.ORG



High-Performance Learning

ABA Certificates

Build the skills and knowledge needed for advancement with industry-recognized ABA certificates. These online programs bring unmatched content in an engaging, flexible, and mobile format that suits those who are on-the-move and on-the-job.

Business Banking & Commercial Lending

- ▶ Certificate in Business and Commercial Lending, **\$600**
- ▶ Small Business Banker Certificate, **\$595**

Compliance

- ▶ Certificate in BSA and AML Compliance, **\$1,595**
- ▶ Certificate in Deposit Compliance, **\$1,595**
- ▶ Certificate in Fraud Prevention, **\$795**
- ▶ Certificate in Lending Compliance, **\$2,195**

Mortgage Lending

- ▶ Residential Mortgage Lender Certificate

Marketing - *Coming Soon!*

- ▶ Foundational Certificate in Marketing

Questions? Sandy Kuehn
CFTNorthCentralStates
sandy@cftncs.org
(414) 332-6468

Retail Banking & Marketing

- ▶ Bank Solutions Provider Certificate, **\$495**
- ▶ Bank Teller Certificate, **\$695**
- ▶ Branch Manager Certificate, **\$1,295**
- ▶ Customer Service Representative Certificate, **\$795**
- ▶ Personal Banker Certificate, **\$795**
- ▶ Supervisor Certificate, **\$895**
- ▶ Universal Banker Certificate, **\$795**

Risk Management

- ▶ Certificate in BSA and AML Compliance, **\$1,595**
- ▶ Certificate in Fraud Prevention, **\$795**
- ▶ Certificate in Operational Risk Management, **\$1,595**

Wealth Management & Trust

- ▶ Certificate in Trust: Foundational, **\$1,495**
- ▶ Certificate in Trust: Intermediate, **\$2,295**
- ▶ Certificate in Trust: Advanced, **\$2,295**
- ▶ HSA Expert Certificate, **\$795**

Instructor-Led Courses

2018 Start Dates

Weeks Credits Fee ACE

		# Weeks	Credits	Fee	ACE
Analyzing Financial Statements ABA	2018: 2/12, 7/30	16	3	\$550	Yes
Basic Administrative Duties of a Trustee ABA	2018: 4/16, 8/6	5	1	\$300	
Business Communication	2018: 1/8, 3/12, 5/14, 7/16	10	3	\$595	Yes
Business Math	2018: 1/8, 2/5, 3/12, 4/23, 6/4, 7/9, 8/20	10	3	\$595	Yes
Commercial Lending ABA	2018: 2/5	12	3	\$550	Yes
Consumer Lending ABA	2018: 1/8, 4/9, 7/9	16	3	\$500	Yes
Customer Service Excellence	2018: 1/15, 3/5, 4/23, 6/18, 8/20	8	2	\$545	
Deposit Accounts & Services	2018: 2/12, 4/30, 7/16	8	2	\$545	
Economics	2018: 2/5, 3/12, 5/7, 7/9	10	3	\$595	Yes
Financial Accounting	2018: 1/15, 3/19, 6/4, 8/13	10	3	\$595	Yes
(The) Future of Business	2018: 3/5, 6/4	10	3	\$595	Yes
Fundamentals of Mortgage Lending ABA	2018: 4/9	6	1	\$300	
General Accounting ABA	2018: 3/19, 7/23	16	3	\$600	Yes
Human Relations	2018: 1/8, 2/26, 4/30, 7/9	10	3	\$595	Yes
Human Resource Management	2018: 2/12, 4/9, 7/9	10	3	\$595	Yes
Intro to Agricultural Lending ABA	2018: 2/26, 7/16	8	1	\$475	
Intro to Trust Products & Services ABA	2018: 2/26, 6/18	5	1	\$300	
IRA Online Institute	2018: 2/26, 9/4	12	1	\$1595	
Law & Banking: Applications	2018: 1/8, 3/5, 4/23, 7/9	10	3	\$595	Yes
Law & Banking: Principles	2018: 1/29, 3/12, 5/7, 7/16	10	3	\$595	Yes
Leading Your People to Success	2018: 3/12, 6/11	8	1	\$495	
Legal Foundations in Banking ABA	2018: 3/26, 7/16	10	2	\$550	
Management	2018: 1/15, 4/2, 7/9	10	3	\$595	Yes
Marketing	2018: 2/5, 4/16, 5/21, 7/16	16	3	\$500	Yes
Marketing in Banking	2018: 1/16, 5/7	4	1	\$300	
Marketing Management	2018: 1/22, 3/26, 7/30	4	1	\$300	
Marketing Planning	2018: 2/20, 6/18	4	1	\$300	
Money & Banking ABA	2018: 2/5, 7/9	16	3	\$500	Yes
(The) Mortgage Lending Business	2018: 2/20	6	1	\$300	
Organizational Behavior	2018: 1/29, 4/16, 7/23	10	3	\$595	Yes
Principles of Banking	2018: 1/8, 1/22, 2/5, 2/19, 3/5, 3/19, 4/2, 4/16, 5/7, 5/21, 6/18, 7/23, 8/20	10	3	\$595	Yes
Real Estate Appraisal	2018: 3/5, 6/11	10	3	\$595	Yes
Real Estate Finance	2018: 1/22, 4/16, 7/23	10	3	\$595	Yes
Real Estate Law	2018: 2/12, 6/18	10	3	\$595	Yes
Residential Mortgage Lending	2018: 1/8, 2/26, 4/9, 6/4, 7/9	10	3	\$595	Yes
Review Course for CRCM Exam	2018: 3/5, 8/13	10	1	\$900	
Review Course for CTFA Exam	2018: 2/5, 8/6	12	0	\$900	
Selling Fundamentals	2018: 1/15, 3/19, 5/14, 7/23	10	3	\$595	
Statistics	2018: 1/22, 4/23, 8/6	10	3	\$595	
Supervision	2018: 1/8, 2/5, 4/23, 6/4, 7/16	10	3	\$595	Yes
Supervisor Certificate ABA	2018: 1/8	16	3.25	\$750	
Teller Operations	2018: 1/8, 3/12, 6/4, 7/23	8	2	\$545	

Instructor-Led Course Features

Peer interaction
Experienced online instructors
Convenient weekly schedule

Course Benefits

Maximizes your learning experience!
Provide feedback on assignments and industry context!
No need to be online at a specific date or time!

***ACE Credits:** College transfer recommendation status by the American Council on Education. Contact the CFT office for more information.

Withdrawal Policy: A refund is provided for written cancellations received by CFT ten (10) or more business days before the start of each instructor-led online course.

WWW.CFTNCS.ORG

1 COMPLETE FORM WITH APPROPRIATE SIGNATURES FOR BILLING

2 FAX TO : 414-332-6478 OR MAIL TO: 5215 N. Ironwood Rd., Ste 202; Glendale, WI 53217

3 REGISTER ONLINE
www.cftncs.org

PARTICIPANT INFORMATION

Name	Title		
Organization Name	Phone		
Organization Address	City	State	Zip
Email (required)	Supervisor Signature		

BILLING INFORMATION

<input type="checkbox"/> Invoice Bank Attn To: <input type="checkbox"/> A Check Is Enclosed	Credit Card: <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard	Name On Card		
		Address of Cardholder		
		City, State, Zip		
		Credit Card #		
		Exp Date	GSC # for Security	
		Cardholder Signature		

By submitting this registration I acknowledge that I have read and understand the withdrawal policies and hereby grant permission to provide information on my course grade to the CFT representative of my organization.

Course Title	Course Format	Fee
	<input type="checkbox"/> Independent Study <input type="checkbox"/> Self-Paced Online <input type="checkbox"/> Instructor-Led Online: Start Date _____	
	<input type="checkbox"/> Independent Study <input type="checkbox"/> Self-Paced Online <input type="checkbox"/> Instructor-Led Online: Start Date _____	
	<input type="checkbox"/> Independent Study <input type="checkbox"/> Self-Paced Online <input type="checkbox"/> Instructor-Led Online: Start Date _____	

*Processing Fee	\$15.00/each
TOTAL	

* Processing fee applies to online and independent study courses. This fee is nonrefundable.

HOW TO REACH US:

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Suite 202
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