



KEEP EDUCATING YOURSELF

CONFERENCES, SCHOOLS & WORKSHOPS

Educational programs will be added to the calendar throughout the year as new topics of importance emerge to the forefront. Look for updates in LCUL's e-newsletters!

Committee Workshop/Lunch & Learn	January 14-15
CUs on the Grow: Create Preference, Deliver Excellence, Sustain Relevance	February 6-7
CUNA Governmental Affairs Conference (GAC)	March 10-14
Essentials of Share Accounts Every CU Needs (North Louisiana)	March 22
Preparing for the BSA Examination	April 11
CU Connect Marketplace/Roundtables	April 17-18
ULend Academy (Jackson, MS)	April 24-25
Louisiana Governmental Affairs Conference (GAC)	April 30
Young Professional Workshop	May 3-4
Southwest Lending Conference	May 22-24
Southeast Regional CUNA Management School (SRCUS)	June 7-14
Supervisory Committee & Directors Conference	June 16-18
Essentials of Share Accounts Every CU Needs (South Louisiana)	June 18
ULend Academy (Baton Rouge)	June 25-26
Southeast Regional CUNA Director's Conference (SRCUS)	July 21-23
LCUL Annual Meeting & Convention	July 31- August 3
Mortgage Loan Origination Training	August 22
Marketing & Business Development Conference	September 18-19
New Laws & Compliance Conference	October 16-17
IRA Essentials/Advanced with Ascencus	November 19-20

**Dates/details of education programs subject to change*

Look for these additional collaborative events in 2019:

- CEO Dialogue Meeting
- Leadership Development Institute
- Hot Topic Brunch & Learns
- The Evolution of Call Centers to Multi Channel Services
- Underwriting & Collections Workshop
- Essential Key Ratios
- Teller Essentials

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Can't get away for training? Our webinars offer high-quality training opportunities without the added expense and inconvenience of off-site travel. For a full description, visit www.lcul.com and click on Development.

"Lifelong learning is no longer a luxury; it is a necessity." - Joseph E. Aoun

JANUARY

- 8: Compliance Training for the Frontline
- 9: Record Retention & Destruction Rules
- 10: Regulator Issues & Update for the Credit Analyst
- 14: IRA & HSA 2019 Update
- 15: FFIEC Exam Procedures for Business Continuity
- 16: 2018 HMDA Submission Due March 1, 2019, Part 1
- 22: Successful Skip Tracing Techniques for Locating Borrowers
- 23: Determining Cash Flow from Personal Tax Returns After 2018
- 24: 2018 HMDA Submission Due March 1, 2019
- 29: Real Estate Loan Collection Rules for Lenders
- 30: Analyzing Financial Statements for the Credit Analyst
- 31: Frontline Fraud Prevention: Stopping Fraud at the Teller Line

FEBRUARY

- 5: Right of Setoff on Deposit Accounts & Loans
- 6: CAMELS Rating for Executives
- 7: ACH Tax Refund Exceptions, Posting & Liabilities
- 12: Risks & Precautions for Endorsements
- 13: Board Secretary Procedural & Compliance Responsibilities
- 14: Prepaid Cards: Your Credit Union's Responsibilities
- 19: Determining Cash Flow from Personal Tax Returns After 2018
- 20: Debt Service Coverage Calculations in Underwriting
- 21: The New NIST Digital Identity Guidelines
- 25: Debit Card Chargebacks Part 1
- 27: ACH Dispute Resolution
- 28: Flood Insurance Compliance Update & FAQs

MARCH

- 5: Strategic Decisions Regarding CECL Methodologies
- 6: Essential Board Reporting: Requirements, Timing
- 7: Federal Requirements for Tech-Based Marketing
- 11: Cross Selling: The Key to Accountholder Satisfaction
- 12: Synthetic ID Fraud: What It Is, How It Works
- 13: 2019 ACH Rules Update
- 14: Debit Card Chargebacks Part 2
- 19: Best Practices for Today's Credit Union Board
- 20: Advanced BSA Officer Training
- 21: Req. Compliance for Commercial Loans Secured by Real Estate
- 25: Power of Attorney & Living Trust Docs on Deposit Accounts
- 26: Red Flags in Board Reports
- 27: Global Cash Flow Analysis for Underwriters & Credit Analysts

APRIL

- 2: Mobile Device Risks, Records & Compliance Rules
- 3: UDAAP: Consumer Complaint Monitoring & Avoiding Harm
- 4: Enterprise Risk Management: Three Key Risk Assessments
- 8: Notary Essentials & Legalities
- 9: Security Officer Reports to the Board
- 10: Accurately Completing the CTR Line-by-Line
- 16: Loan Underwriting 101
- 17: Your Borrower Filed Bankruptcy, Now What?
- 18: Liability with ACH Death Notification Entries
- 23: Top 20 Questions: Completing the TRID Loan Estimate
- 24: Escrow Account Shortages, Surpluses & Deficiencies
- 25: ALM Strategies in a Rising Rate Environment
- 29: The Role of Staff in Maintaining IT Security
- 30: Introduction to Call Report Loan Classifications

MAY

- 2: Identifying & Accounting for Impaired Loans
- 7: Developing & Delivering an Effective Loan Presentation
- 9: Job-Specific BSA Training for Lenders
- 13: Accurately Completing the SAR Line-by-Line
- 15: Managing Dual Control & Cash Limits
- 16: Hot Issues in Cyber Compliance
- 20: Top 10 Ways to Mitigate ACH Payment Risk
- 21: Evaluating Collateral & Personal Guarantees
- 22: Repossession Practices, Compliance & Limitations
- 23: Supervisory Committees: Understanding Expectations
- 29: ACH Stop Payments vs. Unauthorized Extended Returns
- 30: MLA & SCRA: Compliance & Lessons Learned

Financial Counseling Program (FiCEP)

The following schedule is for those who registered for the 2019 program prior to December 14 deadline:

Module 1 Webinar	January 15
Module 2 Webinar	January 22
Module 3 Webinar	February 5
Module 4 Webinar	February 19
In Person Training & Testing (pt. 1)	February 26
Module 5 Webinar	March 12
Module 6 Webinar	March 26
Module 7 Webinar	April 9
Module 8 Webinar	April 23
In Person Training & Testing (pt. 2)	May 7

***"Anyone who stops learning is old, whether 20 or 80, anyone who keeps learning stays young.
The greatest thing in life is to keep your mind young." — Henry Ford, Ford Motor Company***

JUNE

- 3: Untangling Complex RDFI Challenges
- 4: Construction-Only & Construction-to-Permanent Lending
- 5: Job-Specific BSA Training for Operations
- 6: Dormant Accounts, Unclaimed Property & Escheatment
- 10: Financial Literacy Fundamentals for New Directors
- 11: Essential HR Recordkeeping from Hiring to Firing
- 12: IRA Required Minimum Distributions & Roth Distributions
- 13: Financial Accounting & Reporting
- 18: Reg E Fundamentals
- 19: Electronic Returned Items: Combating Fraud
- 20: Effective Debt Collection Techniques & Strategies
- 25: Job-Specific BSA Training for the Board
- 26: Card Data Security: PCI-DSS Risk, Readiness
- 27: Living, Grantor & Family Trust Accounts

JULY

- 1: ALLL Supporting Documentation
- 2: Managing Accounts & Records for Nonresident Aliens
- 9: Surviving a TRID Compliance Exam
- 10: FinCEN Guidelines on Reporting Elder Exploitation
- 16: Processing IRA Rollovers & Transfers
- 17: Job-Specific BSA Training for the Frontline
- 18: Legally Handling ATM & Debit Card Claims Under Reg. E
- 23: Call Report Preparation: Avoiding Common Errors
- 24: Outsourcing Tech Services
- 25: What Are Those Business Tax Returns Telling Me?
- 30: Opening Accounts Online: Rules, Risks & Best Practices
- 31: 20 Common Mistakes in Consumer Collections

AUGUST

- 1: IRA Reporting, Common Issues & Error Resolution
- 6: Adverse Action in Mortgage Lending
- 7: Handling Subpoenas, Summonses & Other Legal Process
- 8: New Security Officer Training
- 13: Adv. Financial Lit. Update for New, Experienced Directors
- 14: FFIEC Cyber Security Risk Assessments
- 15: E-Compliance Rules, Policies & Best Practices
- 20: Handle Unauthorized Electronic Fund Xfers Under Reg E
- 21: The Financial Statement Audit Process
- 22: Developing the Right Strategic Plan for Your Credit Union
- 27: Opening Accounts for Nonprofit Organizations
- 28: Top 10 Most Misunderstood IRA Issues
- 29: Effective Management of Credit Report Disputes

SEPTEMBER

- 4: Handling Garnishments, Levies & Judgment Liens
- 5: Auditing E-Policies & Procedures: Risks, Rules & Records
- 10: Managing Minor Accounts
- 11: Conducting the 2019 ACH Audit
- 12: Appraisal & Evaluation Guidance on Collateral Valuation
- 16: New Compliance Officer Boot Camp
- 18: Auditing for Reg E Compliance
- 19: Trends in Online, Mobile & Digital Channels
- 24: Mitigating a Data Breach: Forensics & Incident Response
- 25: Hiring in the Digital Age
- 26: What Directors Should Know About CECL, ALLL

OCTOBER

- 2: New BSA Officer Training Part 1
- 8: Head Teller Training: Maximizing Teller Performance
- 9: When a Depositor Dies: Legal Requirements
- 15: Demystifying Rules for TRID Tolerances
- 16: Reg E Requirements for Debit Card Error Resolution
- 17: POD Account Documentation, Compliance, Beneficiaries
- 22: Commercial Loan Annual Credit Review
- 23: Medallion & Signature Guarantee Risks, Rules
- 24: 12 Key Elements of an Effective Digital Marketing Strategy
- 29: Personal Accounts: Ownership, Authorization, Titling
- 30: 1099 Reporting: Foreclosures, Repossessions
- 31: New BSA Officer Training Part 2

NOVEMBER

- 5: Year-End Compliance Checklist
- 6: Top 10 Compliance Mistakes in Advertising
- 7: Understanding & Navigating ACH Rules for ODFIs
- 12: Provisional Credit Under Reg E
- 13: Closing or Changing Accounts: Consumers & Businesses
- 14: Uniform Residential Loan Application
- 19: When a Borrower Dies: Rules, Procedures & Liabilities
- 20: Robbery Preparedness
- 21: BSA Special Risks: Policy, Law Enforcement & Regulator

DECEMBER

- 3: ACH Error Resolution
- 4: Safe Deposit Issues: Delinquency, Death & Abandonment
- 5: IRS Reporting Requirements: 1098s, 1099s, TINs
- 11: Business Accounts: Who is Authorized to Open, Close
- 12: Dealing with Joint Signers: Consumer, Real Estate Lending
- 18: Securing Collateral: How to Complete & File UCC-1





Distance Learning
Opportunities

Six-Part Series

Get 6 for the price of 5!

ACH SPECIALIST SERIES:

2/7/2019	ACH Tax Refund Exceptions, Posting & Liabilities
2/27/2019	ACH Dispute Resolution
3/13/2019	2019 ACH Rules Update
4/18/2019	Liability with ACH Death Notification Entries (DNEs) & Reclamations
5/20/2019	Top 10 Ways to Mitigate ACH Payment Risk
5/29/2019	ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference

MORTGAGE LENDING HOT SPOTS SERIES:

6/4/2019	Construction-Only & Construction-to-Permanent Lending
7/9/2019	Surviving a TRID Compliance Exam
8/6/2019	Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices
9/12/2019	Appraisal & Evaluation Guidance on Collateral Valuation
10/15/2019	Demystifying Rules for TRID Tolerances
11/14/2019	Uniform Residential Loan Application (URLA) Line-by-Line, Req. February 1, 2020

REGULATION E SERIES:

6/18/2019	Reg E Fundamentals
7/18/2019	Legally Handling ATM & Debit Card Claims Under Regulation E
8/20/2019	How to Handle Unauthorized Electronic Fund Transfers Under Reg E
9/18/2019	Auditing for Reg E Compliance
10/16/2019	Reg E Requirements for Debit Card Error Resolution
11/12/2019	Provisional Credit Under Reg E: Rules, Best Practices & FAQs

TELLER TRAINING SERIES:

1/8/2019	Compliance Training for the Frontline
1/31/2019	Frontline Fraud Prevention: Stopping Fraud at the Teller Line
2/12/2019	Risks & Precautions for Endorsements & Other Negotiable Instruments
3/11/2019	Cross Selling: The Key to Accountholder Satisfaction & Retention
4/10/2019	Accurately Completing the CTR Line-by-Line
5/15/2019	Managing Dual Control & Cash Limits

"You can never be overdressed or overeducated." – Oscar Wilde

BOARD REPORTING SERIES:

2/13/2019	Board Secretary Procedural, Compliance Respon.
3/6/2019	Essential Board Reporting
3/26/2019	Red Flags in Board Reports
4/9/2019	Security Officer Reports to the Board

BSA SERIES:

5/9/2019	Job-Specific BSA Training for Lenders
6/5/2019	Job-Specific BSA Training for Operations
6/25/2019	Job-Specific BSA Training for the Board
7/17/2019	Job-Specific BSA Training for the Frontline

C-SUITE SERIES:

2/6/2019	CAMELS Rating for Executives
3/5/2019	Strategic Decisions Regarding CECL Methodologies
4/4/2019	Enterprise Risk Management
4/25/2019	Asset Liability Management Strategies

CALL REPORT SERIES:

4/30/2019	Introduction to Call Report Loan Classifications
6/13/2019	Financial Accounting & Reporting
7/23/2019	Call Report Preparation: Avoiding Common Errors
8/21/2019	The Financial Statement Audit Process

Save \$80 on the series!

Four-Part Series

CONSUMER COLLECTION SERIES:

4/17/2019	Your Borrower Filed Bankruptcy, Now What?
5/22/2019	Repossession Practices, Compliance & Limitations
6/20/2019	Effective Debt Collection Techniques & Strategies
7/31/2019	20 Common Mistakes in Consumer Collections

CREDIT ANALYSIS & UNDERWRITING SERIES:

1/10/2019	Regulator Issues & Update for the Credit Analyst
1/30/2019	Analyzing Financial Statements
2/20/2019	Debt Service Coverage Calc. in Underwriting
3/27/2019	Global Cash Flow Analysis for Underwriters

IRA SERIES:

6/12/2019	IRA Req. Min. Distributions, Roth Distributions
7/16/2019	Processing IRA Rollovers & Transfers
8/1/2019	IRA Reporting, Common Issues & Error Resolution
8/28/2019	Top 10 Most Misunderstood IRA Issues