

Reach



for the STARS

Choose STAR, and the sky's the limit for your staff and credit union!

Staff Training and Recognition Program





Fill your credit union STARs



Your great employees are about to become STAR employees. There's a big difference. STAR employees are developed to their top performance potential, ready to give the maximum to their jobs and your members. They possess greater confidence, offer smarter ideas, and are overall a more effective part of your credit union team.

That's because they are trained with STAR, the Staff Training and Recognition Program, from the Credit Union National Association. This economical training is credit union specific, giving your staff the unique knowledge and skills that make both their careers and your credit union more successful.



with

What does STAR offer?

- **SELF-STUDY COURSES**

STAR offers 42 practical, job-specific training courses. No travel is necessary — staff can complete courses at the pace and place that work best for them.

- **ONLINE OPTIONS FOR COURSES AND EXAMS**

A **CPD**Online membership offers unlimited access to interactive online STAR courses. The courses are also available for purchase individually. Online exams offer immediate feedback and 24/7 access to make testing easy.

- **PAPER-BASED COURSES AND EXAMS**

STAR courses have a student friendly, easy to read format and each course comes with one complimentary paper exam.

- **PROVEN EXPERIENCE**

STAR offers nearly 20 years of proven credit union training and instructional design.

- **LEADER'S GUIDES AND VIDEOS**

Leader's guides and videos enhance the learning experience and make it easy to conduct classroom training in your credit union.

- **CERTIFICATES AND PINS**

Staff are rewarded for their achievements with certificates and pins after successful completion of required courses.

- **COLLEGE CREDIT**

Selected STAR courses are recommended for college credits for students who pass proctored, college-level exams.



Ordering STAR is easy



- **Web-Based Exams**

STAR offers users the opportunity to complete exams online. Online exams are cost-effective and offer immediate scoring. No need to wait for test results in the mail!

- 2005 STAR exam pricing: \$24.50 per exam.
- Register for online exams at training.cuna.org — choose **CPDOnline**.

- **CPDOnline**

STAR courses are available online with two options:

- Purchase an individual online course for just \$35.
- Or choose the **CPD**Online membership option that best fits your needs. For more information, call **800-356-9655, ext. 4072**, or visit training.cuna.org and choose **CPDOnline**.

- **Paper-Based Courses and Exams**

Contact your league for prices on specific courses, exams, leader's guides, and certificates. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA Member Service at 800-356-8010, press 3.

Questions about the STAR program?

Call **800-356-9655, ext. 4131**, or e-mail elearning@cuna.com.

Invest in STAR

As your staff increases their skills and knowledge, their future and that of your credit union become brighter, too. Staff members who receive regular training are more likely to remain long-term employees, keeping their talents at your credit union. So invest in STAR today, and discover that there really is no limit to what you and your staff can do.

■ Specific skills training

Start anywhere! Complete courses and exams that best meet your current training needs.

■ STAR certificates

A STAR certificate and lapel pin are awarded upon completion of these two elements.

- Choose a **TRACK** most applicable to your training needs. Complete the two or three courses and open-book exams within that track. Or take any combination of three courses from our Presidential Series.
- Complete the **CREDIT UNION FUNDAMENTALS** courses and exams.

■ Advanced certificates

Advanced STAR certificates and lapel pins are awarded upon completion of all elements.

Continue taking courses and exams until all tracks are completed.

■ Presidential certificates

Presidential Series courses:

Member Services: Exceeding Expectations (\$1300M)

Financial Counseling for Members (\$1301M)

Transitioning from Staff to Management (\$1302M)

Communication and Telephone Skills (\$1303M)

Successful Collections: Balancing Member Service and Credit Union Interests (\$1310M)

Robbery Prevention and Preparation (\$1320M)

WASHINGTON CERTIFICATE AND PIN


Awarded when three courses from the Presidential Series are completed.

LINCOLN CERTIFICATE AND PIN


Awarded when six courses from the Presidential Series are completed.

Credit Union Fundamentals courses (\$10M, \$20M and \$30M) must be completed before Presidential Series certificates can be earned.

MEMBER SERVICES TRACK

Money and Negotiable Instruments (\$100M) 

Member Services (\$110M)

Cross-Selling (\$120M) 

MEMBER SERVICES LEVEL II TRACK



Working Effectively with Difficult Members and Staff (\$1100M)


Helping Members Understand and Solve Problems (\$1110M)

Using Technology to Improve Member Service (\$1120M)
(Online only)

CREDIT UNION SALES TRACK

Improving and Maintaining Quality Service (\$500M)

Successful Sales  
Techniques (\$510M)

Interpersonal Skills: 
Understanding Your Impact on Members (\$520M)



CONSUMER LENDING TRACK

The Lending Process (S200M)

Lending Products and Regulations (S210M)

Collections (S220M)

ADVANCED LENDING TRACK

Bankruptcy and Court Proceedings (S400M)
(Online only)

Mortgage Lending (S410M)

Loan Marketing (S420M)

LOAN OFFICER TRACK

Loan Interviewing (S700M)

Loan Underwriting (S710M)

Loan Servicing (S720M)

FINANCIAL MANAGEMENT TRACK

Financial Management Made Easy: Financial Statements and Budgeting (S1200M)

Financial Management Made Easy: Sources and Uses of Money (S1210M)

CREDIT UNION FUNDAMENTALS

Credit Union Orientation (S10M)

Member Relations (S20M)

Security (S30M)

CREDIT UNION ACCOUNTING TRACK

Basic Accounting (S300M)

Accounting for Credit Unions (S310M)

Credit Union Financial Analysis (S320M)

SAVINGS PLUS TRACK

Opening New Accounts (S800M)

Individual Retirement Accounts (S810M)

Investment Choices for Members (S820M)

CREDIT UNION SECURITY TRACK

Preventing Fraud (S900M)

Security Issues (S910M)

PROFESSIONAL DEVELOPMENT TRACK

Develop a Career Plan (S1000M)

Write Effectively (S1010M)

Make Work Manageable (S1020M)

TECHNOLOGY TRACK

Credit Union Technology (S600M)

Serving Members with Technology (S620M)

Explore

the benefits of **CPD**Online

Career pathing and core competency training are the keys to better service for your credit union. **CPD**Online enables your staff to examine competency profiles and assess the skill training they need to achieve success. With course content derived from the competencies needed for each position profile, **CPD**Online makes it easy for your staff to take charge and move forward with their career path of choice.

CPDOnline Course Catalog

Staff Training Recognition Program (STAR)



CREDIT UNION FUNDAMENTALS

Credit Union Orientation (S10)
Member Relations (S20)
Security (S30)

FINANCIAL MANAGEMENT

Basic Accounting (S300)
Accounting for Credit Unions (S310)
Credit Union Financial Analysis (S320)
Financial Management Made Easy:
Financial Statements and Budgets (S1200)
Financial Management Made Easy:
Sources and Uses of Money (S1210)

LENDING & COLLECTIONS

Lending Process (S200)
Lending Products and Regulations (S210)
Collections (S220)
Bankruptcy and Court Proceedings (S400)
Mortgage Lending (S410)
Loan Marketing (S420)
Loan Interviewing (S700)
Loan Underwriting (S710)
Loan Servicing (S720)
Financial Counseling for Members (S1301)
Successful Collections (S1310)

MEMBER SERVICES

Money and Negotiable Instruments (S100)
Member Services (S110)
Cross-Selling (S120)
Opening New Accounts (S800)
Individual Retirement Accounts (S810)
Investment Choices for Members (S820)

Working Effectively with
Difficult Members & Staff (S1100)
Helping Members Understand
& Solve Problems (S1110)
Using Technology to Improve Member
Service (S1120)
Member Service: Exceeding Expectations
(S1300)
Communication and Telephone Skills
(S1303)

PROFESSIONAL DEVELOPMENT

Develop a Career Plan (S1000)
Write Effectively (S1010)
Make Work Manageable (S1020)
Transitioning from Staff to Management
(S1302)

SALES

Improving and Maintaining
Quality Service (S500)
Successful Sales Techniques (S510)
Interpersonal Skills: Understanding Your
Impact on Members (S520)

SECURITY

Preventing Fraud (S900)
Security Issues (S910)
Robbery Prevention & Preparation (S1320)

TECHNOLOGY

Credit Union Technology (S600)
Serving Members with Technology (S620)

Regulatory Training & Certification Program (RegTraC)



GENERAL OPERATIONS REGULATIONS

Bank Secrecy Act
Right to Financial Privacy Act
OFAC - Office of Foreign
Assets Control
Bank Bribery Act
IRS Information Reporting
and Withholding
Requirements
NCUA Privacy Regulation
Electronic Signatures in
Global and National
Commerce Act (ESIGN)

CONSUMER LENDING REGULATIONS

Reg Z - Truth in Lending
Reg B - Equal Credit
Opportunity
Servicemembers' Civil
Relief Act
Fair Credit Reporting Act
Fair Debt Collection
Practices Act
Business Lending Regulations
Primary NCUA Lending
Regulations
UCC Article 9

DEPOSIT ACCOUNT REGULATIONS

Truth in Savings -
NCUA Part 707
Regulation D
Reserve Requirements
Regulation E
Regulation CC Expedited
Funds Availability and
Collection of Checks
UCC Articles 3&4
UCC Article 4A and Reg J

MORTGAGE LENDING REGULATIONS

RESPA*
Reg C*
Fair Housing Act*
Flood Disaster Protection Act
Homeowner's Protection Act
Secondary Mortgage
Markets*

NCUA REQUIREMENTS AND GUIDANCE

NCUA Overview*
Share Insurance*
Management Issues*
Field of Membership*
Supervisory/Audit
Committees*
CUSOs*

How far can your staff go? There's no limit with **CPD**Online!

■ **Endless capabilities**

FREE comprehensive learning and course management tools
(No CPDOnline membership required.)

■ **Endless access**

Unlimited access to more than 115 online certificate program courses in 2005

■ **Endless pride**

Online exams measure training results

■ **Endless value**

Two membership options stretch your training budget

■ **Endless advancement**

Through CU Advance, the unique path to competency training

Get unlimited access free for **30** days

This free trial shows you and your staff exactly how valuable **CPD**Online is! To start your 30 days of unlimited course access today, just log on to training.cuna.org and click on **CPD**Online.

CU Advance



BUSINESS MATH: LENDING AND CREDIT

Basic Lending Concepts and Calculations
Closed-End Loans
Helping Members Compare Rates and Loans
Loan Ratios
Mortgage Loans
Open-End Credit

BUSINESS MATH: SHARE AND DEPOSIT ACCOUNTS

Basic Math and Definitions
Share Account Dividends
Account Balances and Dividend Calculations
Dividend Compounding and Annual
Percentage Yield (APY)
Helping Members Reach Savings Goals

SALES COURSES

Introduction to Sales
Plan for Successful Sales
Recognize Needs
Inquire and Listen
Describe Benefits
Expedite the Sale

BUSINESS COMMUNICATION SKILLS

Basic Communication Concepts*
Communicating the 3 Cs*
Advanced Verbal and Nonverbal Skills*
Telephone Communication Skills*
Communicating Effectively with
Difficult People*

Management Enrichment Training Program (MERIT)



Fundamentals of Management (M01)
Business Communications (M02)
Recruiting, Interviewing and Selecting
Employees (M03)
Training and Orienting Employees (M04)
Delegating for Results (M05)
Managing Employee Performance (M06)
Managing Teamwork (M07)
Developing Exceptional Leadership (M09)
Strategic Thinking and Planning (M10)
Interpersonal Skills: Understanding
Your Effect on Others (M15)
Process Improvement: Achieving Quality
Together (M08)*
Workplace Diversity (M12)*
Employment Law and Preventing Sexual
Harassment (M13)*
Managing Change (M19)*
Managing Conflict (M14)*

Volunteer Achievement Program (VAP)



History and Philosophy (V01)
Financial Reports (V02)
Managing Risk (V03)

CPDOnline Membership

The **CPD**Online membership gives you a year's worth of learning opportunities for just \$3,000. Exams are purchased separately.

- **Course variety** – During 2005, you'll have full access to more than 115 CU Advance, STAR, RegTraC, MERIT and VAP courses.
- **Tracking and reporting capabilities** – Our learning management system shows employee transcripts at the click of a button. Now you can add non-CUNA course information to student transcripts.
- **Plus, additional report functions are now available** for credit union administrators.
- **Competency assessments** – Assess staff and management skills against 10 credit union specific profiles.
- **Free webinars!** Complement asynchronous online training with synchronous online training. Subscribers receive six complimentary CPD Webinars during their membership year — a \$1,314 value!

NEW FOR 2005!

CPDOnline Unlimited Membership

CPDOnline **Unlimited** membership offers access to more than 115 courses, and everything listed above — PLUS UNLIMITED EXAMS! Stretch your budget and train all your staff with one package price. Call 800-356-9655 ext. 4072 for more information on this spectacular training package.

Courses and exams are available to purchase individually in paper-based or online options. See page 2 for more pricing options.

CREDIT UNION FUNDAMENTALS

Recommended Audience: Applicable to all positions in your credit union, providing core credit union education. Students must complete these three courses for further certification.

COURSE: S10M

Credit Union Orientation

Discover the history and philosophy of credit unions, the credit union difference, and how employees have special responsibilities in their unique relationship with members.

VIDEO STAR104: CREDIT UNION ORIENTATION 

A video designed to inform all credit union employees, especially new hires, about the history and organization of the credit union movement. (36 minutes)

COURSE CONTENTS


- An Introduction to Credit Unions
- Membership Benefits and Services
- The Past 150 Years
- The Structure of the Credit Union Movement
- The Business of Credit Unions: Financial Concepts
- Basic Credit Union Accounting Concepts
- Orientation to Your Credit Union

COURSE: S20M

LEADER'S GUIDE:
S20LG

Member Relations

Learn ways to provide professional member service, develop a professional image, handle telephone transactions, and resolve conflicts. Students discover practical ways to control stress and anger.

VIDEO STAR103: MEMBER RELATIONS 

Demonstrates the basics of a professional credit union image and good member service. (42:35 minutes)


COURSE CONTENTS

- Projecting a Professional Image
- Professional Service Basics
- Handling Members' Financial Business
- Using the Telephone to Provide Service
- Relating to Young and Mature Members
- Resolving Conflicts
- Taking Care of Yourself

COURSE: S30M

Security

Understand employee and member safety and how to prevent losses. Students learn the details of security policies and devices along with the appropriate actions to take when faced with robbery, fraud, forgery, or confidence schemes.

VIDEO STAR102: SECURITY 

Covers everything from proper opening procedures to identifying fraud. (35 minutes)

COURSE CONTENTS

- Protecting Against Losses and Injury
- Federal Security Regulations
- Robbery
- Opening and Closing Procedures
- Kidnapping and Extortion
- Frauds, Swindles, and Con Artists
- Share Draft/Check Fraud

MEMBER SERVICES

Recommended Audience: Member Service Representatives, Tellers, New Accounts Personnel, Supervisors, Lending Staff, Sales Staff, and others dealing with members.

COURSE: S100M
LEADER'S GUIDE:
S100LG

Money and Negotiable Instruments

Learn how to prevent fraud with proven methods for detecting counterfeit money and recognizing bad checks. Improve efficiency and accuracy by understanding the methods for handling cash, and accepting deposits, share drafts, and traveler's checks.

COURSE CONTENTS

- Facts and Features of Money
- Handling Cash
- Checks and Share Drafts
- The Clearing Process
- Detecting Bad Checks and Drafts
- Special Issue Negotiable Instruments
- Handling the Teller Station

COURSE: S110M
LEADER'S GUIDE:
S110LG

Member Services

Gain a clear understanding of the basic tools for providing quality member service. Participants learn about membership applications, savings and share draft accounts, loans, credit cards, ATMs, and insurance programs. This course provides the background needed to provide your members with quality service.

COURSE CONTENTS

- Introduction to Credit Union Services
- Opening and Administering Membership Accounts
- Savings Accounts
- Credit Union Lending
- Types of Loan Programs
- Transaction Systems

COURSE: S120M

Cross-Selling

Even though employees might argue that they weren't hired to sell — we all have to sell to survive. This course helps staff realize that selling is positive. They'll discover the fundamentals of cross-selling, marketing, sales presentations, and telemarketing. These skills encourage success through personal and professional interaction.

VIDEO STAR105: CROSS-SELLING 

This video demonstrates the skills needed for successful cross-selling. (31:30 minutes)

COURSE CONTENTS

- Understanding Selling
- Preparing Yourself to Sell
- Product Knowledge
- Know Your Members
- Member Relations and the Sales Process
- The Basics of a Sales Presentation
- Telemarketing and Cross-Selling Credit Union Services

PROFESSIONAL DEVELOPMENT

Recommended Audience: Staff whose current or future job requires effective written communication. Those who want to ensure their professional development and learn to effectively manage their workload.

COURSE: S1000M

**LEADER'S GUIDE:
S1000LG**

Develop a Career Plan

Understand the transition from staff to management and decide whether management is the appropriate career choice. Learn to manage your professional and career development by using many of the credit union resources available.

COURSE CONTENTS

- Understanding Career Development
- Evaluating Your Potential
- Evaluating Your Opportunities
- Developing a Formal Career Plan
- Establishing Career Development Relationships

COURSE: S1010M

**LEADER'S GUIDE:
S1010LG**

Write Effectively

Become an effective writer with this hands-on guide. Practice good writing skills with interactive exercises. Understand why, even in the Internet age, business writing is critical to professional effectiveness.

COURSE CONTENTS

- Writing for Your Credit Union
- Uses of Business Writing
- Steps to Effective Business Writing
- Readable Writing
- Word Usage
- Perfecting Your Writing Skills
- Types of Credit Union Business Writing
- Business Writing with Graphics
- Format and Style Guide for Consistency

COURSE: S1020M

**LEADER'S GUIDE:
S1020LG**

Make Work Manageable

Discover proven methods for working smarter by controlling time, workloads, and stress. Understand how these factors and technology interact.

COURSE CONTENTS

- What Makes Work Manageable
- Effective Work Skills
- Common Roadblocks to Motivation
- Coping with Requests for Your Time
- Work Group Effectiveness Skills
- Making Time for a Balanced Life
- Working Effectively in the Midst of Change
- Managing Work to Prepare for Advancement

MEMBER SERVICES LEVEL II

Recommended Audience: Member Service Representatives, Tellers, Senior Tellers, New Accounts Personnel, Supervisors, Lending Staff, Sales Staff and others dealing with credit union members. In addition, course S1120 is recommended for technology staff.

COURSE: S1100M

Working Effectively With Difficult Members and Staff

This course helps employees understand why incidents of anger, conflict, or even violence occur in the workplace. Employees discover the tools needed to deal with difficult people, including understanding personalities, listening and communication skills, negotiating skills, and anticipating difficult situations.

COURSE CONTENTS

- Conflict in the Workplace
- Where is the Difficulty?
- Tools: Understanding the Players
- Tools: Listening Skills
- Tools: Communication Skills
- Tools: Negotiation Skills
- Planning and Prevention

COURSE: S1110M

Helping Members Understand and Solve Problems

Discover the importance that front-line staff have as member educators. This course teaches employees to focus on helping members understand your credit union's financial products and services. Employees learn why member education is important, what it takes to become an educator, how to recognize learning opportunities, and how to build member relationships.

COURSE CONTENTS

- Becoming an Effective Member Educator
- Know Your Products, Know Your Members
- Learn Something New Every Day
- Finding Solutions Through Education
- Where and When to Look for Backup
- What You Can Learn from Members

COURSE: S1120M

(Online only)

Using Technology to Improve Member Service

Technology is forever changing the way we do business. This course will help employees recognize the changing role of front-line staff, communicate with members about technology, understand critical technologies, and cross-sell remote services. Employees learn through informative case studies. For those who have completed the Technology track, this course provides additional insights into the critical role of technology.

COURSE CONTENTS

- Behind-the-Scenes Technology Services
- The Next Big Thing: Customer Relationship Management
- Loan Decisions Quickly and Better Service
- Card Fraud, Identity Protection, and Privacy
- New Frontiers for Member Service
- Keeping Pace with Innovation

CREDIT UNION SALES

COURSE: S500M
LEADER'S GUIDE:
S500LG

Recommended Audience: Managers, Supervisors, Lending Staff, Member Service Representatives, Tellers, Senior Tellers, Sales Staff, or others who have contact with members.

Improving and Maintaining Quality Service

Discover the importance of developing a sales culture — no longer a luxury for credit unions. Provides front-line staff with practical advice for developing quality service, overcoming barriers, and maintaining a positive sales attitude.

COURSE CONTENTS

- How Good Do You Want to Be?
- Good Service Starts at Home — Internal Customers
- How Credit Unions Give Great Service
- How Members Evaluate Service
- The Basics — Make Me Feel Special
- Great Service is Systems, Not Just Smiles
- Have a Fixation with Finding Solutions
- Handling Difficult Situations
- Cultivate a Member Service Culture

COURSE: S510M
LEADER'S GUIDE:
S510LG

Successful Sales Techniques

Gain practical advice, sales tools, and proven techniques to succeed in sales. Understand how to maintain a sales culture, how to listen, the importance of product knowledge, and the power of words in selling.

VIDEO STAR107: SALES TECHNIQUES

Create, maintain, and enhance long-term relationships with your members. (44:30 minutes)

COURSE CONTENTS

- Sales Reluctance — Help, I Hate Sales
- You Have What They Need
- Attitude Is Everything — Assume Every Member Likes You
- Product Knowledge — Know Your Credit Union's Products
- Listening is a Contact Sport
- I'll Have to Think About That — Overcoming Objections
- The Power of Words in the Selling Process
- Stay in Contact — The Phone is Your Best Friend
- Service That Sells

COURSE: S520M
LEADER'S GUIDE:
S520LG

Interpersonal Skills: Understanding Your Impact on Members

Discover the tools needed to enhance critical interpersonal skills, and understand the impact of communication and interpersonal style. Employees will learn and understand the importance of positive interaction with problem members.

COURSE CONTENTS

- The Impact of Communication
- Communication Style: Understanding Ourselves and Others
- Influence with Style: Interpreting What You See and Hear
- Flexibility is More Important Than Style
- Applying Style and Flexibility
- Why Don't People Listen?
- Nonverbal Messages: Reading People Like a Book — or Can We?
- Getting the Message Across
- How Can We Have Influence When All Goes Wrong?

CONSUMER LENDING

Recommended Audience: Lending Staff, Member Service Representatives, Tellers, Senior Tellers, Supervisors, Sales Staff, or others interested in learning about consumer lending fundamentals.

COURSE: S200M
LEADER'S GUIDE:
S200LG

The Lending Process

This course helps employees understand the lending process and the legal requirements for making a loan. Learn how to make solid loans and to service them efficiently.

COURSE CONTENTS

- Credit Types and Characteristics
- Legal Requirements
- Loan Policies
- The Interview Process
- Credit Analysis
- Loan Closing and Monitoring
- Business Lending

COURSE: S210M

Lending Products and Regulations

This consumer loan course focuses on federal laws and regulations, the Equal Credit Opportunity Act, and Truth in Lending. Learn about real estate and business lending, auto lending, and credit cards. The course also includes an overview of loan pricing, lending technology, and cross-selling loans.

COURSE CONTENTS

- Truth in Lending
- The Equal Credit Opportunity Act
- Other Consumer Lending Regulations
- Automobile Lending Programs
- Other Lending Products
- Pricing Lending Products
- Trends in Lending Services

COURSE: S220M

Collections

Discover the best procedures for delinquency control, recordkeeping, and problem accounts. This course teaches telephone and written collections techniques and key legalities of the collections process.

VIDEO STAR106: COLLECTIONS

Educate your employees on how to recover past-due payments, while helping to keep the member in good standing with your credit union. (37 minutes)

COURSE CONTENTS

- Credit and Collections
- Collections Policies and Procedures
- Developing a Collections System
- Making Contact
- Special Delinquency Problems
- Legal Action

ADVANCED LENDING

Recommended Audience: All Lending Staff, Loan Officers, Loan Originators, Mortgage Loan Specialists, Supervisors, and Managers with lending, marketing, and bankruptcy proceeding responsibilities. Course number S420 is also recommended for Marketing Staff.

COURSE: S400M
(Online only)

Bankruptcy and Court Proceedings

Learn valuable insights on bankruptcy chapters, documents, automatic stays, creditors' meeting, proof of claim, and exemptions. Employees will understand discharge and bankruptcy abuse and examine bankruptcy protections and recovery.

COURSE CONTENTS

- Bankruptcy History and Court Structure
- Bankruptcy Concepts and Chapters
- Initial Bankruptcy Documents
- Automatic Stay, Creditors' Meeting, Proofs of Claim, Exemptions
- Statement of Intent and Chapter 13 Plans
- Discharge, Bankruptcy Abuse, and Bankruptcy Recoveries
- Bankruptcy Prevention and Protection

COURSE: S410M
LEADER'S GUIDE:
S410LG

Mortgage Lending

Master the basics of mortgage lending, including how mortgage loans work and why they are important to credit unions. This course provides the fundamental skills and knowledge required in the mortgage process, as well as explanation of mortgage concepts and terminology.

COURSE CONTENTS

- Introduction to Mortgage Lending
- Types of Mortgage Loan Programs
- Regulatory Compliance
- Applying for the Mortgage Loan
- Processing and Underwriting
- Loan Closing
- Servicing the Mortgage Loan
- What's Ahead in Mortgage Lending

COURSE: S420M
LEADER'S GUIDE:
S420LG

Loan Marketing

Learn how to create a marketing plan for loans. This course will help employees understand product and pricing concepts, product development, and loan design. They'll discover effective marketing tools and successful loan strategies. Participants explore the best media for promoting loans.

COURSE CONTENTS

- Strategic Issues
- The Marketing Plan
- Marketing Issues for Different Types of Loans
- Pricing and Marketing
- Product Development
- Marketing Tools
- Advertising Media
- Examples of Successful Loan Strategies

LOAN OFFICER

Recommended Audience: All Lending Staff, Loan Officers, Loan Originators, Mortgage Loan Specialists, Supervisors and Managers with lending responsibilities, or others interested in obtaining a comprehensive understanding of lending.

COURSE: S700M
LEADER'S GUIDE:
S700LG

Loan Interviewing

Gain an overview of the loan process and learn interpersonal skills useful to loan officers. Employees will become effective loan interviewers by understanding the duties, responsibilities, skills, and knowledge needed for loan interviewing.

VIDEO STAR109: LOAN INTERVIEWING 

Explains the duties and responsibilities of the loan interviewer and demonstrates how to make the interview a positive experience for both loan officer and member. (40 minutes)

COURSE CONTENTS

- The Role of the Loan Officer
- The Loan Interview as a Member Service Tool
- Interpersonal Skills for the Loan Interviewer
- Conducting the Loan Interview
- Analyzing the Information
- Reporting Back to the Applicant
- Credit Union Lending Products

COURSE: S710M
LEADER'S GUIDE:
S710LG

Loan Underwriting

Learn the factors involved in making loan decisions, including information on determining a borrower's ability and willingness to pay. This course also covers credit scoring, loan collateral, fair lending issues, and notification.

COURSE CONTENTS

- Introduction to Underwriting
- Underwriting a Member's Ability to Pay
- Underwriting a Member's Willingness to Pay
- Credit Scoring
- Underwriting Loan Collateral
- Underwriting Marginal Applications
- Fair Lending Issues in Underwriting
- The Loan Decision and Notification

COURSE: S720M
LEADER'S GUIDE:
S720LG

Loan Servicing

Gain an understanding of the process after a loan is dispersed. Learn about loan documents, interest, servicing payments, escrow accounts, member relations, collections, and loan servicing technology.

COURSE CONTENTS

- Loan Documents: Credit and Security Agreements
- Loan Interest
- Servicing Payments
- Insurance, Taxes, and Escrow Accounts
- Member Relations
- Collections and Delinquent Loans
- Loan Servicing Technology

ENHANCE your credit union's growth

SAVINGS PLUS

Recommended Audience: Financial Counselors, Managers, Supervisors, Member Service Representatives, Tellers, Senior Tellers, Sales Staff, or others who have an interest in professional development.

COURSE: S800M
LEADER'S GUIDE:
S800LG

Opening New Accounts

Understand the types of savings accounts, account opening procedures, and share insurance. Learn the regulatory requirements for the Truth in Savings Act, Expedited Funds Availability Act, and the Bank Secrecy Act.

COURSE CONTENTS

- Introduction to Share Accounts
- Opening New Accounts
- Account Ownership
- Share Insurance
- Truth in Savings Act
- Expedited Funds Availability Act
- Bank Secrecy Act

COURSE: S810M
LEADER'S GUIDE:
S810LG

Individual Retirement Accounts

Learn the basics of IRAs and be able to explain the benefits and conditions to members. This course describes the development of various retirement savings accounts, as well as many of the complex requirements that apply to each type of account. Covers traditional, Roth and education IRAs, plus 401(k), SEP, SIMPLE, and Keogh plans.

COURSE CONTENTS

- Evolution of a Good Idea
- IRA Eligibility
- IRA Contributions
- IRA Distributions
- Other Retirement Plans
- Advantages and Disadvantages of the Plans

COURSE: S820M
LEADER'S GUIDE:
S820LG

Investment Choices for Members

Gain a basic understanding of investment choices and options that compete for members' savings dollars.

COURSE CONTENTS

- Investment Basics
- Securities Markets
- Stocks, Bonds, and Mutual Funds
- Annuities
- Real Estate and Other Tangible Assets
- Credit Union as the Foundation of a Solid Financial Plan

CREDIT UNION SECURITY

Recommended Audience: Member Service Representatives, Tellers, Senior Tellers, Sales Staff, or others who have an interest in professional development.

COURSE: S900M
LEADER'S GUIDE:
S900LG

Preventing Fraud

Discover ways to protect your members and the credit union against fraud. Understand the issues of IDs and learn to identify fraudulent share drafts and checks, plastic card fraud, and embezzlement.

COURSE CONTENTS

- Reducing New Account, Share Draft, and Check Fraud
- Plastic Card, Remote Access, and Computer/Phone System Fraud
- Reducing Internal Losses
- Protecting CU Members

COURSE: S910M
LEADER'S GUIDE:
S910LG

Security Issues

Learn how your credit union can provide personal and premises safety and security. Discover how to cope with emergencies and workplace violence. Understand ways to provide safe-deposit box and ATM security.

COURSE CONTENTS

- Security is Everybody's Job
- Premises, ATM, and Safe-Deposit Box Security
- Coping with Emergencies and Workplace Violence
- Personal Safety and Security

FINANCIAL MANAGEMENT

Recommended Audience: Managers, Supervisors, Member Service Representatives, Tellers, Senior Tellers, Sales Staff, Marketing Staff, and Lending Staff. All staff who have an interest in understanding financial management concepts to perform their duties better.

COURSE: S1200M

Financial Management Made Easy: Financial Statements and Budgeting

All staff should have a basic understanding of financial management. In Part One of this track, staff will understand and be able to use financial statements and learn about spread analysis as a key financial management tool.

COURSE CONTENTS

- Financial Statements Review
- Spread Analysis Made Easy
- Effects of Interest Rate Changes
- Budgeting for Loans and Shares
- Budget Reports

COURSE: S1210M

Financial Management Made Easy: Sources and Uses of Money

All staff should have a basic understanding of financial management. In Part Two of this track, staff will learn how credit unions receive money and how they use it. This course will also help staff understand the relationship between pricing, liquidity, capital, and investments.

COURSE CONTENTS

- Rates and Prices for Services
- Effect of Credit Risk
- Liquidity Planning
- Capital and Net Income
- Introduction to Investments

CREDIT UNION ACCOUNTING

Recommended Audience: Anyone who needs to sharpen his/her accounting skills or prepare for more advanced accounting courses.

COURSE: S300M

Basic Accounting

Understand fundamental accounting techniques, along with methods for recording transactions and adjustments. Discover the steps to closing accounts and preparing financial statements.

COURSE CONTENTS

- Accounting Concepts
- Recording Transactions
- Recording Adjustments and Preparing the Trial Balance Worksheet
- Financial Statements and the Closing of Accounts
- Accounting for Fixed Assets
- Accounting Liabilities and Equity
- Special Journals and Subsidiary Ledgers

COURSE: S310M
LEADER'S GUIDE:
S310LG

Accounting for Credit Unions

Understand the major accounts used in credit unions and the importance of internal controls. Learn the procedures for closing accounts and preparing financial statements. Understand dividend calculations and reserve accounts.

COURSE CONTENTS

- Introduction to Credit Union Accounting
- Recording Credit Union Transactions
- Accounting for Cash
- Accounting for Loans
- Accounting for Member Shares
- Accounting for Reserves and Undivided Earnings
- Preparing the Financial Statements of a Credit Union
- Recent Trends in Credit Union Accounting

COURSE: S320M
LEADER'S GUIDE:
S320LG

Credit Union Financial Analysis

Learn how account relationships work and the value of financial ratios. Students will learn to understand balance sheets, loans, liquidity, interest rate spreads, and trend analysis.

COURSE CONTENTS

- An Introduction to Financial Analysis
- Analysis of the Balance Sheet
- Analysis of the Income Statement
- Loan Analysis
- Analysis of Liquidity and Interest Rate Spreads
- Trend Analysis

TECHNOLOGY

Recommended Audience: Managers, Supervisors, Technology Staff, Lending Staff, Member Service Representatives, Tellers, Senior Tellers, Sales Staff, or others who have an interest in professional development.

COURSE: S600M
LEADER'S GUIDE:
S600LG

Credit Union Technology

Discover types of technology credit unions use — ATMs, debit and credit cards, ACH, call centers, home banking, web sites — and your staff's role in providing these services. Understand credit union technology and how it is used.

COURSE CONTENTS

- Technology Today: Who We Are
- State of the Credit Union: Where We Are Today
- Technology Planning Process
- Trends in Use of Technology
- Member Feedback and Needs
- Credit Union Competitors
- Staff Capabilities
- TTCU — The New Technology Plan

COURSE: S620M
LEADER'S GUIDE:
S620LG

Serving Members With Technology

Discover ways to provide the human dimension to technology. Learn from leading credit unions that have successfully combined technology with effective member service.

COURSE CONTENTS

- Technology and the Credit Union Commitment to Member Service
- Your Changing Role in Member Service
- Reactions to New Technologies
- Building Positive Acceptance of Change
- Helping Members with Telephone Financial Services
- Helping Members with ATMs and Debit Cards
- Helping Members with Internet Financial Services
- Preparing for the Future

ENROLLING IN STAR IS EASY

Contact your league for prices on paper-based courses, tests, leader's guides, and certificates. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA Member Service at 800-356-8010, press 3.

For online courses and exams, visit training.cuna.org and click on **CPDOnline**. Call **800-356-9655, ext. 4072** or e-mail cpdonline@cuna.com.

ORDER STAR VIDEOS Call CUNA Member Service at 800-356-8010, press 3.

Security
#STAR102-BR1
\$225.00

Member Relations
#STAR103-BR1
\$138.00

Credit Union Orientation
#STAR104-BR1
\$225.00

Cross-Selling
#STAR105-BR1
\$138.00

Collections
#STAR106-BR1
\$138.00

Sales Techniques
#STAR107-BR1
\$138.00

Loan Interviewing
#STAR109-BR1
\$225.00

SAVE BY PURCHASING THE COMPLETE STAR VIDEO PACKAGE FOR JUST \$920.25! (Save \$306.75)
#22928-BR1



PRESIDENTIAL COURSES

Recommended Audience: Financial Counselors, Managers, Supervisors, Member Service Representatives, Tellers, Senior Tellers, Sales Staff, or others who have an interest in professional development.

COURSE: S1300M

Member Service: Exceeding Expectations

This course will describe member service that goes well beyond the basics. It focuses on how to identify and capitalize on opportunities to provide superior service that builds member loyalty and gains an increasing share of members' business.

COURSE CONTENTS

- The Art and Science of Exceeding Member Expectations
- What Members Want
- Sources of Inspiration
- Unexpectedly Great Service
- Sustaining Member Relationships
- Upping the Ante with Technology
- Make Superior Service Contagious

COURSE: S1310M

Successful Collections: Balancing Member Service and Credit Union Interests

Lending is central to the mission of every credit union. That's why effective collections are so important. This course will show you how to safeguard your members' assets by minimizing losses due to unpaid loans. Each chapter in the course opens with a "case study" based on actual events from real credit unions. Throughout the course, activities are presented to allow you to apply what you've learned.

COURSE CONTENTS

- Collectors as Member Service Agents
- Why Members Become Delinquent
- Honing Communication Skills
- Early Warnings and Final Actions
- Best Practices in the Collections Department
- Understanding Larger Lending Issues
- Real Estate Collections
- Collections Code of Ethics

COURSE: S1320M

Robbery Prevention and Preparation

Take an extensive look at robbery and its aftermath, as well as prevention strategies. Students completing this course will have a good grasp of how to deal with the threat of robbery. Activities encourage staff to take an active role in robbery prevention programs at your credit union. Each chapter begins with a "case study" that challenges the student to draw lessons for his or her own credit union.

COURSE CONTENTS

- Robbery and You
- Thinking Like a Robber
- Know Your Credit Union's Security System
- Daily Procedures
- When Robbery Happens
- Training Your Eyes
- After the Robbery
- Hostage Situations
- Extortion and Bomb Threats
- A Time for Healing
- The Legal Process
- Policies, Procedures, and Training

COURSE: S1301M

Financial Counseling for Members

This new course explores the advantages of financial counseling to the member and to the credit union. It profiles different credit unions and how they make this service effective. Credit union case studies illustrate the step-by-step process for helping members identify and meet their financial goals.

COURSE CONTENTS

- Goals of Financial Counseling
- The Diverse Causes of Members' Financial Problems
- Skills Required of Financial Counselors
- The Emotional Aspects of Financial Problems
- Counseling Models

COURSE: S1302M

Transitioning from Staff to Management

This course provides the tools staff need to successfully transition from staff to management. Skills and attitudes are critical in the first few months as a new supervisor, and this course will be an invaluable reference for every new manager.

COURSE CONTENTS

- Primary Duties of First-Time Managers
- Personal Qualities of Effective Managers
- Basic Information About Legal Issues and Personnel Policies
- Tips on How to Manage Relationships with Staff and Other Managers

COURSE: S1303M

Communication and Telephone Skills

This course outlines good communication skills as well as barriers to effective communication. It concentrates on applying communications skills over the telephone in various situations.

COURSE CONTENTS

- An Introduction to Communication
- Telephone Call Process
- Listening Skills
- Vocal Quality
- Special Situations Such as Angry or Talkative Callers
- Good Sales Techniques on the Telephone

EARN

COLLEGE CREDIT WITH STAR



Some certificate program courses now carry college credit recommendations through the National Program on Noncollegiate Sponsored Instruction (National PONSI).

1. To be eligible for credit recommendations, choose a subject from the following list and complete the set of corresponding courses:
 - **CREDIT UNION OPERATIONS**
(S10, S30, S100, S110) 2 semester credits
 - **ACCOUNTING**
(S300, S310, S320) 2 semester credits
 - **FINANCIAL INSTITUTIONS MARKETING**
(S420, S510, S520) 2 semester credits
2. Pass the proctored, college-level exams for each of the corresponding courses. (PONSI credit recommendations do not apply to the open-book exam included with the module.)
3. Share the transcripts of completed courses with your college advisor for application toward college requirements. Not currently enrolled in a college program? Call your state league or CUNA at 800-356-9655, ext. 4131, for a list of colleges in your state that usually accept PONSI credit recommendations. This information may also be found at www.nationalponsi.org.

Call your league for more information on credit recommendations, college-level testing requirements, or to arrange for a college-level exam. Credit unions in Alabama, Alaska, California, Nevada, Ohio, Oklahoma, Pennsylvania, and Texas should call CUNA CPD at 800-356-9655, ext. 4131.

TWO COLLEGES THAT HELP YOU FIT LEARNING INTO YOUR LIFE

CUNA's Center for Professional Development has developed relationships with Excelsior College and Cardinal Stritch University, national colleges that have agreed to accept credits for selected STAR courses.



For nearly three decades, **Excelsior College**, Albany, New York, has been providing access to higher education for adult learners. The college offers a flexible way to earn your degree. You don't attend Excelsior College. Rather, Excelsior College attends to you — combining past educational credits with a plan to earn what it takes to achieve your educational goal.

This important concept has led to more than 100,000 satisfied Excelsior College graduates. For more information, please call toll-free at 888-647-2388 or visit the Web site at www.excelsior.edu.



Cardinal Stritch University, Milwaukee, Wisconsin, is a comprehensive institution rooted in the liberal arts, providing graduate and undergraduate education to a diverse population of students of all ages. Cardinal Stritch graduates are critical thinkers, ethical decision-makers, and life-long learners.

Although the university is based in Wisconsin, online courses allow anyone with Internet access to attend Cardinal Stritch. For more information, call 800-383-3308 or visit the Web site at www.stritch.edu.

How do you stretch your training budget?

Webinars.



These 90-minute training events enable you to pick up new skills and keep up with daily responsibilities. Just like in face-to-face classes, students see and hear a presentation, ask questions of the instructor, and refer to handouts. To participate, you need only a phone and a computer with Internet access.

We've planned your monthly front-line training for you! Sign up for each of these webinars and your training schedule is complete! Each session is offered twice to allow for all your staff to attend.

Savings Bonds Basics

- March 9, 2005
2:00 - 3:30 p.m. CT
- March 23, 2005
Noon - 1:30 p.m. CT

Trust Accounts Basics

- April 6, 2005
2:00 - 3:30 p.m. CT
- April 27, 2005
Noon - 1:30 p.m. CT

Advanced Trust Accounts

- May 11, 2005
2:00 - 3:30 p.m. CT
- May 25, 2005
Noon - 1:30 p.m. CT

TISA, Reg CC & Check 21

- June 15, 2005
2:00 - 3:30 p.m. CT
- June 22, 2005
Noon - 1:30 p.m. CT

BSA, OFAC & PATRIOT Act Compliance

- July 13, 2005
Noon - 1:30 p.m. CT
- July 20, 2005
Noon - 1:30 p.m. CT

Understanding Checks & Share Drafts

- August 10, 2005
2:00 - 3:30 p.m. CT
- August 24, 2005
Noon - 1:30 p.m. CT

Fraud Prevention & Cash Security

- September 7, 2005
2:00 - 3:30 p.m.

Introduction to Lending & Your CU

- September 14, 2005
Noon - 1:30 p.m.

Detecting Counterfeiting & Maintaining Internal Controls

- October 5, 2005
2:00 - 3:30 p.m. CT
- October 19, 2005
Noon - 1:30 p.m. CT

Maximizing the Member Experience

- November 9, 2005
2:00 - 3:30 p.m. CT
- November 16, 2005
Noon - 1:30 p.m. CT

Robbery Awareness

- December 7, 2005
2:00 - 3:30 p.m. CT
- December 14, 2005
Noon - 1:30 p.m. CT

These are just a few of the webinar topics offered. Webinar topics are added throughout the year. For pricing, times, and additional information: visit training.cuna.org and select eSchools and Webinars, call 800-356-9655, ext. 4249, or e-mail elarning@cuna.com.



Credit Union National Association

PO Box 431 | Madison, WI 53701-0431



STAFF TRAINING AND RECOGNITION PROGRAM (STAR)

Help your staff improve performance and build a strong base of credit union knowledge. Now with college credit options!

ROUTE TO:

- PRESIDENT/CEO
- VICE PRESIDENT(S)
- TRAINING/EDUCATION DIRECTOR

What STAR

users say about the program

"I think the STAR books are wonderful in helping you learn knowledge not generally covered at your credit union. I particularly like the examples given of specific credit unions and their experiences. This gives me, as a student, the chance to imagine how different situations or applications could be presented in a real life setting. Out of everything in your entire program, those real applications are what I like the best."

- *Tina Lynch, Member Service Representative
Credit Union of Johnson County, Kansas
Assets: \$157M*

"The STAR program is used in our credit union for staff training and it is integrated into our job descriptions. I enjoy the STAR modules and have obtained a great deal of useful information. They are easily understood and have been a great benefit in my employment to further my career with Laurel Federal Credit Union."

- *Debbie Rideout, Financial Services Representative
Laurel Federal Credit Union, Montana
Assets: \$62M*

"The STAR program has provided me with an overview of the various functions of the credit union. It has allowed me to educate myself in areas that I'm not fully knowledgeable and that I may not use on a day-to-day basis. I think the STAR program is one that should be a requirement not an option."

- *Tammy M. Johnson, Call Center Member Service Representative
Call Federal Credit Union, Virginia
Assets: \$200M*

"The STAR program was convenient. I could read the material online either during the slow times at work or at home. I covered some of the programs that are not directly related to my job, just so that I could have knowledge of the different departments in our credit union."

- *Tanya Plemens, Financial Services Officer
Georgia Federal Credit Union, Georgia
Assets: \$292M*