



ANNUAL REGULATORY TRAINING REQUIREMENTS FOR FINANCIAL INSTITUTIONS*

LAW/REGULATION	CITATION	REQUIRED FREQUENCY	INDUSTRY STANDARD FREQUENCY	AUDIENCES
BSA/AML	12 CFR 21.21(c)(4); 12 CFR 208.63(c)(4); 12 CFR 326.8(c)(4); 12 CFR 748.2(c)(4)	Ongoing	<ul style="list-style-type: none"> • New Employee Orientation • At Least Annually 	<ul style="list-style-type: none"> • All personnel whose duties require knowledge of the BSA • Board of Directors
Regulation CC	12 CFR 229.19(f)	As Necessary	<ul style="list-style-type: none"> • New Employee Orientation • At Least Annually 	<ul style="list-style-type: none"> • Applicable Personnel
Bank Protection Act/Physical Security	12 CFR 21.3(a)(3); 12 CFR 208.61(c)(1)(iii); 12 CFR 326.3(a)(3)	Initial and Periodic	<ul style="list-style-type: none"> • New Employee Orientation • At Least Annually 	<ul style="list-style-type: none"> • Officers and Employees
Information Security	Interagency Guidelines Establishing Information Security Standards III(c)(2)	As Necessary	<ul style="list-style-type: none"> • New Employee Orientation • At Least Annually 	<ul style="list-style-type: none"> • All Staff
FCRA Identity Theft/Red Flags	12 CFR 222.90(e)(3); 12 CFR 41.90(e)(3); 12 CFR 334.90(e)(3); 12 CFR 717.90(e)(3)	As Necessary	<ul style="list-style-type: none"> • New Employee Orientation • At Least Annually 	<ul style="list-style-type: none"> • All Staff
Regulation Z/Loan Originator	12 CFR 1026.36(f)(3)(iii)	Periodic – Sufficient to ensure knowledge of Federal and State law requirements that apply to the LO's loan origination activities.	<ul style="list-style-type: none"> • Determined by each financial institution 	<ul style="list-style-type: none"> • Individual Loan Originators



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Elder Abuse	EGRRCPA, S.2155, Section 303	Initial training to avoid liability. As soon as possible for existing employees. Within 1 year of hire for new employees.	<ul style="list-style-type: none"> • New Employee Orientation • Recommended periodically as needed. 	<ul style="list-style-type: none"> • Minimum: Supervisors, Compliance and BSA Staff • Recommended: All Staff

*NOTE: This chart includes training requirements specified in Federal consumer laws/regulations applicable to financial institutions. Financial institutions should develop a training plan to include annual/periodic training for other high risk laws/regulations not included in this chart (e.g. fair lending, CRA, Complaint Management, Regulation E, Ethics, etc.) and other relevant laws/regulations as needed. This chart does not include training required by state law or human resources related training for employees (e.g. sexual harassment, FMLA, etc.).