

ABA Certificate Programs

Future-Focused Online Training

- » Staff Onboarding
- » Leadership Development
- » Fraud Prevention
- » Risk Management
- » Compliance
- » Lending
- » Wealth Management & Trust

PRACTICAL, TAILORED KNOWLEDGE FOR EVERY JOB ROLE

For nearly 150 years, ABA has been a consistent bedrock to help bankers adapt, upskill and prepare.

ABA's in-depth online certificate programs give you the knowledge and skills needed to advance in your banking career. These programs not only offer core competencies taught in flexible formats that work for your busy life, they also meet the continuing education credits for ABA Professional Certifications.



700+ COURSES

in the ABA Online Training Catalog

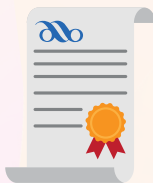
4.1 MILLION

Online Courses Completed



14,093

certification holders in **9 industry-recognized** designations



4,046

people enrolled in **40 certificate** programs



1,600+ graduates

of ABA's schools targeted to specific roles at the bank



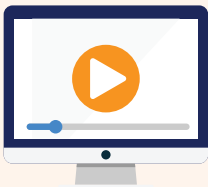
10,500+ attendees

at ABA's unmatched national conferences each year



3.7 MILLION+

Frontline Compliance Training courses completed



46,788

registrations for **121 webinars**

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BUSINESS BANKING AND COMMERCIAL LENDING

Certificate in Business and Commercial Lending

The ABA Certificate in Business and Commercial Lending explores what to look for when analyzing business and personal financial statements and tax returns. The certificate features courses on CRE Cash Flow and Cap Rates, Treasury Management and Effective Commercial Loan Write-Ups — as well as critical topics on CRE, fraud, BSA/AML and asset-based lending.

After completing this comprehensive series, you will have an in-depth understanding of business sectors, legal structures and why businesses borrow, and be ready to bring in new, qualified business to the bank.

aba.com/BusinessCommercialLending

Option 1: Self-Paced Training

ABA Member: \$1,295

Non-Member Price: \$1,595

Option 2: Facilitated Online Training Courses must be purchased individually

*ABA Professional Certifications:
3.75 CERP (self-paced)*

Small Business Banker Certificate

Better engage your small business customers and gain insight into building productive, long-lasting client relationships. The certificate focuses on the unique needs of small business clients, including borrowing, statement analysis, products and more.

aba.com/SmallBusinessCertificate

ABA Member Price: \$495

Non-Member Price: \$695

*ABA Professional Certifications:
1.5 CFMP, 3.75 CSOP, 11 CTFA*

ABA GO Huddles

Drive Team Success Quick Syncs

ABA GO Huddles will help you engage your team through shared experiences that enhance learning and retention. These guided discussions will help boost team communication and competency with frequent and short leader-led meetings.

- **Purpose:** Improve communication, competency and goal understanding.
- **Frequency:** Daily or weekly, based on team needs.
- **Length:** 10-15 minutes to maintain focus.
- **Structure:** Structured agenda with key topics, action items and resources.
- **Benefits:** Increase productivity, accountability and optimism.

COMPLIANCE

Certificate in Compliance Management System (CMS)

Build confidence and sharpen compliance skills with the ABA Certificate in Compliance Management System (CMS) — a self-paced, online program designed to be completed in less than 2 hours. Strengthen your organization's compliance foundation with this certificate designed for first line staff and their direct supervisors.

What You'll Learn

- Identify key regulations
- Apply knowledge of critical laws and regulations within compliance

Online Training for Compliance Professionals

Sharpen your compliance expertise with training from ABA, a leader in bank compliance training. Choose individual courses or complete a certificate program to save money and streamline your learning.

Get a convenient way to build foundational compliance knowledge without leaving the bank. The four certificates collectively align with the core regulations found in the Certified Regulatory Compliance Manager (CRCM) exam.

aba.com/OTCP

Certificate in Compliance Essentials

From staying compliant with Title III of ADA for your customers, to understanding the CAN-SPAM Act to help your product marketing teams, earning this certificate shows that your bank can navigate the many regulations it faces.

What You'll Learn

- Identify key regulations
- Apply knowledge of critical laws and regulations within compliance

aba.com/ComplianceEssentials

ABA Member Price: \$1,995

Non-Member Price: \$2,595

ABA Professional Certifications: 16.50 CRCM, 11.25 CERP, 3 CAFP, 1.25 CCTS, CSOP

Certificate in Deposit Compliance

Dive deep into key regulations, including Reg E, Reg CC, Reg D, Reg DD and more. Showcase your ability to identify and respond to laws and regulations governing deposit operations by earning this certificate.

What You'll Learn

- Identify deposit compliance requirements
- Understand key deposit regulations
- Apply knowledge of regulations and laws within deposit compliance

aba.com/DepositCompliance

ABA Member Price: \$995

Non-Member Price: \$1,295

ABA Professional Certifications: 7.25 CRCM, 4.25 CERP, 3.00 CAFP, 1.75 CSOP, 1 CFMP

Certificate in Lending Compliance Core Concepts

From understanding FCRA and SCRA to ensuring compliance with important facets of Reg Z, you will be equipped to handle the compliance requirements facing banks daily. Gain the knowledge and skills needed to excel in the field of lending compliance and make a lasting impact on your bank's compliance efforts.

What You'll Learn

- Identify and respond to lending compliance requirements
- Understand key lending regulations
- Apply knowledge of regulations and laws within general lending compliance

aba.com/CoreConcepts

ABA Member Price: \$1,095

Non-Member Price: \$1,395

ABA Professional Certifications: 10.75 CRCM, 6.25 CERP, 2.25 CAFP

Certificate in Mortgage Lending Compliance

Prepare yourself for the compliance challenges faced by banks daily. From understanding how the FCRA pertains to compliance professionals, to the many aspects of complying with Reg Z, you'll learn the skills to assist your bank's mortgage lending.

What You'll Learn

- Identify and respond to lending compliance requirements
- Understand key lending regulations
- Apply knowledge of regulations and laws within general lending compliance

aba.com/MortgageLending

ABA Member Price: \$1,995

Non-Member Price: \$2,595

ABA Professional Certifications: 17.5 CRCM, 8.75 CERP, 2.25 CAFP

LEADERSHIP & OPERATIONS

Certificate in Bank Financial Management

With five courses on how to gauge, manage and boost bank performance and profitability, the ABA Certificate in Bank Financial Management is a facilitated online learning program designed to help you push your banking career forward. Understand the complexities of running a successful bank such as interest rate risk, conducting performance analysis to managing portfolios. You'll have access to a live instructor during the courses. Find a course and start date that works for your schedule.

aba.com/FinancialManagement

For pricing, contact 1-800-BANKERS or visit aba.com/FinancialManagement.

ABA-Wharton Emerging Leaders Certificates

Developing the next generation of leaders is a top business priority for banks. To meet this growing demand, ABA has joined with the prestigious University of Pennsylvania's Wharton School to offer three leadership certificate programs, taught at the MBA level, and featuring preeminent Wharton faculty that provide top-notch training for mid-career bankers in an accessible, cost-effective online format. Give your emerging leaders the tools they need to succeed today and into the future. Earn one or more certificates in any order you wish.

aba.com/whartoncertificates

Strategy

Elevate your strategic thinking and decision-making skills with this certificate program. This comprehensive online program, offered in collaboration with the University of Pennsylvania's Wharton School and ABA, is designed to help professionals develop and implement effective business strategies. Through focused lessons and interactive elements, you'll gain practical insights and tools that can be directly applied to your role. The curriculum includes self-checks, quizzes, and real-world scenarios, allowing you to learn at your own pace and on your own schedule.

ABA Member Price: \$1,695 | **Non-Member Price:** \$2,195

ABA Professional Certifications: 14.50 CERP

Engaging and Motivating Talent

This dynamic online program, offered in partnership with the University of Pennsylvania's Wharton School and ABA, is designed to help leaders foster a motivated and high-performing workforce. Through engaging lessons and interactive content, you'll learn strategies to enhance employee engagement, drive creativity, and build a culture of success. The curriculum includes practical exercises, self-assessments, and real-world scenarios, allowing you to apply new skills directly to your role. Learn at your own pace and transform your approach to talent management.

ABA Member Price: \$1,695 | **Non-Member Price:** \$2,195

Advanced Emerging Leadership

A well-rounded leader understands how to define success in their terms and how pursuing a meaningful life improves their performance as a leader. Understand the framework of power and influence, how to develop trust and the best method of communication for negotiation. This online program is taught through a series of short, 10-20 minute videos from top-tier Wharton leadership experts, together with assessments to ensure learners understand key concepts.

ABA Member Price: \$695 | **Non-Member Price:** \$925

Leadership in Action Suite

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals. Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately.

aba.com/LeadershipSuite

MARKETING

Smart marketing starts here. Through a combination of self-paced online courses, facilitated online courses, and in-person schools, ABA's Bank Marketing Certificates are milestones on the path to achieving the industry-recognized Certified Financial Marketing Professional (CFMP) certification. Get ready to transform your bank's marketing strategies.

Foundational

Develop essential skills for bank marketing success. Discover best practices for creating a comprehensive marketing strategy, including implementing action plans, setting objectives, budgeting and evaluating ROI.

*ABA Professional Certifications:
49 CFMP; 1.25 CRCM, CSOP*

aba.com/FoundationalMarketing

Required courses are offered as both self-paced and facilitated online training courses and can be purchased individually.

MORTGAGE LENDING

Residential Mortgage Lender Certificate

Take a deep dive into the various aspects of the mortgage industry. This certificate is designed for new lenders and covers appraisal procedures, ethical issues, personal tax return analysis, estimating, underwriting and more.

aba.com/mortgagelender

ABA Member Price: \$775

Non-Member Price: \$985

ABA Professional Certifications: 8.25 CTFA; 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1.0 CCTS, CISP, CRSP

ABA SCHOOLS

Immersive, classroom learning targeted to your specific role at the bank. Many ABA schools are held in conjunction with nationally accredited colleges and universities where you will learn from professional experts and industry leaders.

aba.com/Schools

[ABA-Wharton Leadership Lab](#)

[AML and Fraud School](#)

[Bank Marketing School](#)

[Commercial Lending Schools](#)

[Compliance Schools](#)

[Risk Management Schools](#)

[Stonier Graduate School of Banking](#)

[Wealth and Trust Schools](#)



RETAIL BANKING

Bank Teller Certificate

Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and co-workers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service.

By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills.

[aba.com/BankTellerCertificate](https://www.aba.com/BankTellerCertificate)

ABA Member Price: \$695

Non-Member Price: \$995

ABA Professional Certifications: 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA

Branch Manager Certificate

Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for delivering quality customer service.

By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations.

[aba.com/BranchManagerCertificate](https://www.aba.com/BranchManagerCertificate)

ABA Member Price: \$1,295

Non-Member Price: \$1,595

ABA Professional Certifications: 1.75 CFMP; 1.5 CAFP, CRCM; 1.25 CSOP; 1.0 CCTS, CISP, CRSP, CTFA

Certificate in General Banking

Develop a broad understanding of the underpinnings of the banking industry. Dive into the purpose of specific banking functions and the role of banking in the economy. Gain practical knowledge of the core principles of accounting and economics. Explore legal and regulatory issues, compliance matters, as well as the fundamentals of bank marketing. Learn how to identify and resolve ethical issues. By completing the ABA Certificate in General Banking curriculum, you'll build a solid understanding of foundational concepts in the banking industry.

[aba.com/GeneralBanking](https://www.aba.com/GeneralBanking)

Required courses are offered as both self-paced and facilitated online training courses and can be purchased individually.

ABA Professional Certifications: 15 CFMP

Customer Service Representative Certificate

Develop the key skills essential to successful customer service and relationship-building. Gain a broad understanding of bank products to be able to better cross-sell products and services. Learn ways to cultivate relationships with customers and discover tactics for responding to customer needs. Become better able to successfully resolve customer problems and objections. By completing the ABA Customer Service Representative Certificate curriculum, you'll strengthen your ability to provide a quality customer service experience.

[aba.com/ServiceRepCertificate](https://www.aba.com/ServiceRepCertificate)

ABA Member Price: \$795

Non-Member Price: \$995

ABA Professional Certifications: 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA

Health Savings Account (HSA) Expert Certificate

A comprehensive overview of HSA requirements for financial institutions and benefits administrators. Designed to help HSA providers and their staff master key requirements, situations and strategies to better serve HSA account holders, the certificate is the product of HSA Consulting Services and its president and founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council.

[aba.com/HSAcertificate](https://www.aba.com/HSAcertificate)

ABA Member Price: \$795

Non-Member Price: \$1,095

ABA Professional Certifications: 5.25 CISP, CRSP, CTFA

RETAIL BANKING (cont.)

Personal Banker Certificate

Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships.

By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships.

aba.com/PersonalBanker

ABA Member Price: \$795

Non-Member Price: \$995

ABA Professional Certifications: 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA

Supervisor/Team Leader Certificate

Develop skills critical for becoming a well-rounded leader — whether with or without direct reports. Build communication skills for a variety of situations including: collaboration, coaching, motivation, recognition and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders.

By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees.

aba.com/SupervisorCertificate

ABA Member Price: \$895

Non-Member Price: \$1,095

ABA Professional Certifications: 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA

Universal Banker Certificate

Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and service sales skills. Discover ways to build relationships and create referrals to other lines of business.

By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers.

aba.com/UniversalBanker

ABA Member Price: \$795

Non-Member Price: \$995

ABA Professional Certifications: 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1 CCTS, CISP, CRSP, CTFA

ABA Frontline Compliance Training Critical Regulation Compliance for Every Job Role

Created with bankers' regulatory concerns in mind, this online compliance training solution is offered at no additional cost for ABA members. With a wide range of topics, including several new courses, this training suite ensures that all bank employees know how to comply with the latest regulations.

Benefits of ABA Frontline Compliance Training

- No additional cost from ABA membership dues
- Unlimited access for everyone at your bank
- Dedicated 1-on-1 customer support
- Improved reporting options (automated and customized)
- Interactive, mobile-friendly and responsive design
- Best-in-class LMS and flexibility to choose trainings

Find out why more than 1,500 banks depend on ABA's Frontline Compliance® Training — and enroll your bank today.

aba.com/Frontline

RISK MANAGEMENT

AML and Fraud Professionals Certificates

Enhance your expertise in anti-money laundering (AML) and fraud prevention with our comprehensive online certificate programs. Specifically designed for banking professionals, these programs provide in-depth knowledge and practical skills to effectively combat financial crimes. Our self-paced courses cover essential topics such as regulatory requirements, risk management, and the latest techniques in fraud detection and prevention.

Taken together, the two financial crimes certificate programs provide the eligibility requirements for certain candidates preparing for the Certified AML & Fraud Professional (CAFP) exam. They also provide more experienced candidates an opportunity to refresh their knowledge in preparation for the exam.

Key Benefits

- Understand the key requirements banks need in their AML & Fraud programs
- Available on-demand
- Self-paced courses fit your schedule
- One-year access to course content; as regulations change, course content changes
- Earn an industry-recognized certificate
- Qualify to sit for the Certified AML and Fraud Professional (CAFP) exam

aba.com/amlfraudprof

Certificate in BSA and AML Compliance

Improve your ability to detect and prevent suspicious and criminal activity with this overview of the types of criminal behavior commonly used against banks, including in-depth training on the applicable U.S. laws and regulations governing money laundering.

The curriculum is designed to be a refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field.

aba.com/BSAAMLcompliance

ABA Member Price: \$1,595

Non-Member Price: \$2,095

ABA Professional Certifications: 10.25 CAFP, 10.25 CRCM, 3.25 CTFA, 3.00 CCTS, 2.25 CSOP, 1.00 CERP

Certificate in Fraud Prevention

In-depth training on the applicable U.S. laws and regulations governing fraud, and an overview of the types of criminal behavior commonly used against banks.

The curriculum is designed to be an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those with less than five years' experience in the field.

aba.com/FraudPrevention

ABA Member Price: \$795

Non-Member Price: \$1,095

ABA Professional Certifications: 4.75 CAFP, 4.75 CERP, 1.50 CRCM

RISK MANAGEMENT (cont.)

Bank Risk Professionals

ABA certificates in bank risk management are designed to teach bankers and regulatory staff alike new strategies for identifying, monitoring and managing risks that can affect core operations at your bank. Taken together the three certificate programs help candidates preparing for the Certified Enterprise Risk Professional (CERP) Exam to refresh their knowledge.

Key Benefits

- Understand the key requirements banks need in their risk management programs
- Available on-demand
- Self-paced courses fit your schedule
- One-year access to course content; as regulations change, course content changes
- Earn an industry-recognized certificate
- Prepare for the Certified Enterprise Risk Professional (CERP) exam

aba.com/RiskProfessionals

Certificate in Financial and Credit Risk Management

This certificate includes seven courses covering the foundational aspects of financial and credit risk management. The financial risk courses provide principle lessons for understanding and managing interest rate and liquidity risks. The credit risk courses teach core methods for identifying, measuring, monitoring and controlling risk levels within retail, commercial and agricultural lending, as well as addressing other sources of credit risk.

aba.com/CreditRiskManagement

ABA Member Price: \$1,295

Non-Member Price: \$1,795

ABA Professional Certifications: 7.0 CERP

Certificate in Operational Risk Management

Banks are continuously improving their approach to manage key operational risks such as cyber attacks, fraud losses, third-party service providers and model risk. Address training needs across the bank's three lines of defense and maintain a strong operational risk management program.

Understand the fundamental governance structures, procedures, controls and cultural aspects necessary for an institution to successfully manage operational risk.

ABA Member Price: \$1,595

Non-Member Price: \$2,095

ABA Professional Certifications: 9.25 CAFP, 12.75 CERP, 11.5 CRCM, 9.75 CSOP

aba.com/OperationalRiskManagement

Certificate in Risk Management Frameworks

The ABA Certificate in Risk Management Frameworks is a self-paced online training program designed to provide comprehensive knowledge of the entire risk management lifecycle. This certificate includes nine courses, each focusing on a critical aspect of risk management. Participants will learn about establishing effective governance processes, identifying and assessing risks, implementing controls, and monitoring and reporting on risk management activities.

This program is ideal for professionals looking to enhance their skills in risk management and apply them directly to their roles within financial institutions. The courses include interactive elements, self-checks, quizzes, and real-world scenarios to ensure practical understanding and application.

aba.com/RiskFrameworks

ABA Member Price: \$1,395

Non-Member Price: \$1,895

ABA Professional Certifications: 9.75 CERP, 4.50 CRCM

WEALTH MANAGEMENT & TRUST

Preparing Wealth Advisors for Their Next New Client

Go from product expert to trusted advisor with training from ABA

Today's advisors need a deep understanding of client needs, industry shifts and changing relationship models. Learn what matters to clients today, and anticipate their needs in the future, with these training opportunities in wealth and trust.

aba.com/NextNewClient

Certificate in Asset Management

Learn how a client's financial goals translate into their investment policy statements, inform investment decisions, what it means to be a prudent investor and how financial and non-financial assets work together. Learn how to evaluate inheritors' financial goals, legal structures and assets in order to develop a holistic post-inheritance investment portfolio management strategy. Apply approaches to interpret and restate clients' wealth strategies by drawing from their financial plan documents. Develop an understanding of the unique characteristics of non-financial assets and alternative investments to enable you to deliver holistic advice and service. Explore current trends in sustainable and responsible investing, as well as the importance of proper titling of assets.

aba.com/AssetManagement

ABA Member Price: \$1,795

Non-Member Price: \$2,395

*ABA Professional Certifications: 13 CTFA, 8.5 CRSP, 8.00 CSOP, 0.50 CISP
CFP Credits: 11.5 credits*

Certificate in Core Concepts and Ethics for Fiduciary Advisors

This certificate program is designed to accelerate onboarding of professionals moving into fiduciary-based advisory roles.

Learn and apply essential fiduciary principles — including wealth planning, investment management and account administration — with this set of courses designed to accelerate new advisors' readiness to work directly with wealth clients in a fiduciary capacity. Courses on ethics, fiduciary risk and compliance responsibilities cover responses to common client situations, as well as strategies for working with a team that includes non-fiduciary advisors.

aba.com/FiduciaryAdvisors

ABA Member Price: \$895

Non-Member Price: \$1,095

*ABA Professional Certifications: 4.5 CTFA, 2.75 CCTS, 3.25 CRSP, 2.0 CSOP
CFP: 3.5 credits*

Certificate in Fiduciary Principles and Ethics

A top priority for fiduciary professionals is holding their clients' interests ahead of their own. Learn the ethical standards applied to fiduciary professionals — integrity, the duty to avoid conflicts of interest, competency, fairness and professionalism, and the responsibility not to engage in unauthorized practices. Gain a full understanding of fiduciary standards, rules and regulations designed to provide beneficiaries with the highest level of care and consideration by financial professionals.

aba.com/FiduciaryPrinciples

ABA Member Price: \$395

Non-Member Price: \$495

*ABA Professional Certifications: 2.25 CTFA, 1.5 CCTS, CRSP, CSOP
CFP: 1.5 credits*

Certificate in Fiduciary Relationship Management

Develop fiduciary skills that go beyond foundational technical knowledge to meet evolving client expectations and behaviors. Learn key skills that enable exceptional relationship management including the ability to identify clients' generational, gender and cultural characteristics, emotions and other factors to enable in-depth discovery conversations, meaningful dialogue and consultative presentations. This certificate will position you as a skilled advisor to not only your current clients, but also to future generations.

aba.com/FiduciaryRelationshipManagement

ABA Member Price: \$1,295

Non-Member Price: \$1,795

*ABA Professional Certifications: 7.0 CTFA
CFP: 5.0 credits*

WEALTH MANAGEMENT & TRUST (cont.)

Private Banker Certificate

The ABA Private Banker Certificate program is a comprehensive online training designed to equip private bankers with the essential skills and knowledge needed to effectively serve high-net-worth clients. This program covers a wide range of topics, including: wealth management, including including investment management, estate planning, and tax strategies; client relationship building; regulatory compliance; and ethical practices, emphasizing the importance of ethical behavior and integrity in all client interactions.

Participants will also explore the latest industry trends and best practices, ensuring they stay current with evolving market conditions. The program is self-paced, allowing learners to progress at their own speed and convenience, making it ideal for busy professionals.

aba.com/PrivateBanker

ABA Member Price: \$3,495

Non-Member Price: \$4,595

*ABA Professional Certifications: 23.5 CTFA, 7 CRSP, 11.75 CERP, 3.75 CSOP, 2.5 CISP, 0.75 CCTS
CFP: 19 credits*

Certificate in Integrated Wealth Planning and Advice

Discover how personal finance, tax, insurance, and estate planning integrate to help clients achieve their goals during and beyond their lifetime. Understand tax considerations and gifting strategies for individual and fiduciary income tax, as well as federal estate tax. Gain foundational knowledge on insurance fundamentals, life insurance policies, and annuities. Explore planning for Individual Retirement Accounts and coordinating benefits with estate plans. Learn about the marital deduction, charitable techniques, and tax implications of education plans, and how trusts can be used. Understand clients' financial lives through balance sheets, analyze and interpret them, and align legal entity structures with their strategies and goals.

aba.com/IntegratedWealth

ABA Member Price: \$2,395

Non-Member Price: \$3,095

*ABA Professional Certifications: 19.75 CTFA, 5.25 CISP, 4.75 CRSP, 0.75 CSOP
CFP: 17.5 credits*

Certificate in Fiduciary Risk and Compliance

Gain a full understanding of the regulatory basis and importance of fiduciary compliance, its elements and how it affects your role as an advisor. Learn key aspects of federal and other environmental laws, elements of fiduciary liability and steps fiduciaries can take to manage risk. Learn the importance of client due diligence and ongoing monitoring throughout the life of the relationship. Courses provide a foundation in the regulations, bank policies, procedures and relationship management responsibilities that impact fiduciary risk management and compliance.

aba.com/FiduciaryRisk

ABA Member Price: \$495

Non-Member Price: \$595

*ABA Professional Certifications: 2.25 CTFA, 1.25 CSOP, 1.25 CISP, 1.25 CRSP, 0.50 CCTS
CFP: 2.00 credits*

Certificate in Trust Administration

Explore the requirements to create a trust, common types of personal trusts, account acceptance and termination considerations, and other factors to consider in making discretionary distributions. Learn about the scope of a trustee's duty of authority, typical trust guidance and common discretionary standards to make sound discretionary decisions. Discover preliminary matters relating to guardian administration, including responsibilities in estate asset inventory and asset management, closing a guardianship/conservatorship, and how a special needs trust can protect current or anticipated family funds without jeopardizing government benefits.

aba.com/TrustAdministration

ABA Member Price: \$895

Non-Member Price: \$1,195

*ABA Professional Certifications: 7.75 CTFA, 2.75 CSOP, 1.50 CCTS, 0.75 CRSP
CFPB: 6.5 credits*

ABA Reference Guides to Wealth Management and Trust

aba.com/RGWM

The 2024 Reference Guides to Wealth Management and Trust are comprehensive resources for today's wealth advisor, including expanded topics to meet diverse client expectations, with two entire volumes focused on integrated planning and advice. Updated annually, these four guides detail the most relevant topics in Asset Management, Fiduciary and Trust Activities, and Integrated Planning and Advice, enabling you to engage your clients across all areas of their financial lives.

These guides can be used in your daily work as a wealth advisor, or as resources materials to reinforce topics covered in the **Certified Trust and Fiduciary Advisor (CTFA) Exam Online Prep** course.

Each guide can be purchased individually or purchase all four guides together for a discount.

1. **Integrated Planning and Advice Volume I**
2. **Integrated Planning and Advice Volume II**

3. **Asset Management**
4. **Fiduciary and Trust Activities**

More training and development for every stage of a banker's career.

Online Training

In addition to the courses included in each certificate program, ABA offers many more online training courses. The extensive catalog of courses brings unmatched, expert-led content in an interactive, mobile format that responds to the industry's changing demographics.

- Self-paced: You can complete the courses entirely at your own pace, on your own schedule.
- Facilitated courses: Courses are formatted with group collaboration, a virtual instructor and fixed start and end dates.
- In-bank training options: Off-the-shelf or customized licenses are also available. Each provides a high-quality learning experience in a delivery format to suit your staff's training needs.
- A library of self-paced Frontline Compliance courses are available at no cost to ABA member banks.

aba.com/Training

Webinars

Stay on top of current industry issues without leaving your bank. Topics include compliance, mortgage, payments, and wealth management and trust.

aba.com/Webinars

Professional Certifications

Make your mark. Obtain a nationally recognized professional designation from ABA in such areas as wealth management and trust, compliance and risk management, and bank marketing.

Prepare by attending ABA schools or with online training courses. Maintain and earn valuable continuing education credits by attending ABA conferences and webinars.

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Conferences

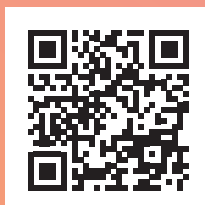
From peer-to-peer sessions to expert speakers, future-focused topics and celebratory networking events, ABA conferences generate ideas and deliver solutions.

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Schools

Immersive, classroom learning targeted to your specific role at the bank. Many ABA schools are held in conjunction with nationally accredited colleges and universities where you will learn from professional experts and industry leaders.

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