



## Unit 1 – Overview of Consumer Lending

### **Chapter 1 – Introduction to Banking**

Chapter Overview  
What is Banking?  
The History of Banking  
The Future of Banking  
Chapter Review

### **Chapter 2 – How Banks Work**

Chapter Overview  
Types of Banks  
Bank Organization  
How Banks Make Money  
The Retail Branch  
The Retail Banking Team  
Your Bank  
Chapter Review

### **Chapter 3 – Introduction to Consumer Lending**

What is Consumer Lending?  
The Consumer Lending Industry  
Consumer Lending Customers  
Consumer Lending Loans  
Consumer Lending and the Organization  
Chapter Review

### **Chapter 4 – Consumer Lender Roles and Responsibilities**

Chapter Overview  
The Importance of the Consumer Lender  
Consumer Lender Job Description  
Working with Numbers  
Time Management  
Common Banking Terms and Definitions  
Chapter Review

### **Chapter 5 – Consumer Lender Professionalism**

Chapter Overview  
The Importance of a Professional Image  
Professional Appearance  
Professional Behavior  
Professionalism Tips and Techniques  
Working with Confidential Information  
Working on a Team  
Cultural Sensitivities  
Chapter Review



## **Chapter 6 – Consumer Lending Concepts**

The Five C's of Credit  
To Lend or Not to Lend Practice  
Credit Tools  
Credit Bureaus and Reports  
Credit Scorecards  
Credit Score Card Practice  
Consumer Loan Decisions  
Chapter Review

## **Unit 2 – Consumer Loan Products and Services**

### **Chapter 1 – Types of Consumer Loans**

Chapter Overview  
Secured Loans  
Acceptable Collateral  
Unsecured Loans  
Chapter Review

### **Chapter 2 – Consumer Loan Products**

Chapter Overview  
Mortgages  
Unsecured Consumer Loans  
Other Consumer Loans  
SBA Loans  
Consumer Loan Product Practice  
Chapter Review

## **Unit 3 – Consumer Loan Process and Procedures**

### **Chapter 1 – Basic Consumer Lending Procedures**

Chapter Overview  
The Consumer Lending Cycle  
Basic Consumer Loan Calculations  
Discuss Consumer Loan Rates  
Calculations and Rates Practice  
Chapter Review

### **Chapter 2 – The Consumer Loan Application Process**

Chapter Overview  
Introduction to the Application Process  
Consumer Loan Application Documentation  
Consumer Loan Underwriting Guidelines  
Communicating Application Requirements  
Communicating Application Requirements Role Plays  
Chapter Review



### **Chapter 3 – Closing the Consumer Loan**

Chapter Overview  
Introduction to the Closing Process  
Consumer Loan Closing Documentation  
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## **Unit 4 – Consumer Lender Communication Skills**

### **Chapter 1 – Basic Communication Skills**

Chapter Overview  
Defining Communication  
The Importance of Communication  
A Model for Communication  
Verbal Communication  
Nonverbal Communication  
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### **Chapter 2 – Phrasing**

Chapter Overview  
The Impact of Phrasing  
What Phrasing Communicates  
Converting Negative Phrasing to Positive Phrasing  
Positive Phrasing Practice  
Positive Phrasing Tips  
Chapter Review

### **Chapter 3 – Listening**

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Listening Challenge  
Filtering for Facts  
The LISTEN Model  
Levels of Listening  
Giving Feedback  
Listening Practice  
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## Unit 5 – Serving Consumer Loan Borrowers

### **Chapter 1 – Introduction to Customer Service for Consumer Lenders**

Chapter Overview  
Customer Service Challenges  
Benefits of Customer Service  
The Importance of Customer Service to the Bank  
Standard Branch Greeting and Closing  
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### **Chapter 2 – Borrowers**

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Consumer Borrower Needs  
Making a Good First Impression  
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### **Chapter 3 – Customer Service Challenges**

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Handlingirate Customers  
Addressing Bank Mistakes  
Barriers to Communication  
Handling Distraught and Grieving Customers  
Communicating That There Is No Answer  
Responding to Ultimatums  
Handling Inappropriate Customers  
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## Unit 6 – The Consumer Lending Sales Process

### **Chapter 1 – The Sales Model**

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- The Sales Model
- Identifying Targets
- Understanding Needs
- Building Trust Relationships
- Customizing Solutions
- Overcoming Objections
- Asking for the Business
- Closing the Sale
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### **Chapter 2 – Types of Targets and Cues**

- Chapter Overview
- Types of Targets and Cues
- Consumer Loan Targets
- Making Referrals
- Be the Detective Practice
- Chapter Review

### **Chapter 3 – Identifying Targets**

- Chapter Overview
- When Can You Identify Targets?
- The Importance of Market and Wallet Share
- Referrals
- Initial Target Outreach
- Chapter Review

### **Chapter 4 – Building Trust Relationships**

- Chapter Overview
- Examining Relationships
- Building Rapport
- The Importance of Trust
- Levels of Trust
- The Trust Equation
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- Chapter Review

### **Chapter 5 – Understanding Needs**

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- Introduction to Probing
- Types of Questions
- The Funnel Technique
- Establishing Expertise
- Chapter Review



## **Chapter 6 – Customizing Solutions**

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Presenting Solutions  
Making the Value Proposition  
Consumer Loan Value Propositions  
Building Value Propositions Practice  
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## **Chapter 7 – Overcoming Objections**

Chapter Overview  
Resolving Objections  
Types of Objections  
Consumer Loan Objections  
Overcoming Objections Practice  
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## **Chapter 8 – Closing the Sale**

Chapter Overview  
Conditional Approvals  
The Sales Equation  
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## **Chapter 9 – Following Up**

Chapter Overview  
The Importance of Customer Touch Points  
Channels for Follow-Up  
The Follow-Up Process  
Chapter Review



## Unit 7 – Consumer Lending Compliance, Security and Risk

### **Chapter 1 – Compliance**

- Chapter Overview
- Introduction to Compliance
- Regulatory Agencies
- The Federal Reserve Bank
- Bank Secrecy Act
- Privacy Laws and Regulations
- Deposit Laws and Regulations
- Lending Laws and Regulations
- Consumer Protection Laws and Regulations
- Other Laws and Regulations
- Your Role in Compliance
- Chapter Review

### **Chapter 2 – Ethics**

- Chapter Overview
- Introduction to Commercial Lending Ethics
- The Bank's Code of Conduct
- Workplace Conduct
- The Bank's Property
- Using Bank Information
- Insider Trading
- Conflicts of Interest
- Client Gifts
- Reporting Ethical Issues
- Case Studies
- Ethics Practice
- Chapter Review

### **Chapter 3 – Lending Fraud**

- Chapter Overview
- Introduction to Lending Fraud
- Common Lending Fraud Schemes
- Fraudulent Loan Documentation
- Red Flags of Lending Fraud
- Case Studies in Lending Fraud
- Preventing Lending Fraud
- Detecting Lending Fraud
- Reporting Lending Fraud
- Identifying Fraud Practice
- Chapter Review

### **Chapter 4 – Information Security**

- Chapter Overview
- Introduction to Information Security



Common Information Security Schemes  
Red Flags of Retail Banking Security Breaches  
Case Studies in Retail Banking Security Breaches  
Preventing Retail Banking Security Breaches  
Detecting Retail Banking Security Breaches  
Reporting Retail Banking Security Breaches  
Information Security Practice  
Chapter Review

**Chapter 5 – Branch Security**

Chapter Overview  
Introduction to Branch Security  
Branch Security Issues  
Branch Security Procedures  
Dual Control  
Bait Money  
Identifying Robbers  
Dealing with Branch Security Breaches  
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