



CENTER FOR
FINANCIAL
TRAININGSM

WESTERN STATES

D I S T A N C E
L E A R N I N G
O P T I O N S



Anywhere
Anytime

All levels of experience

January thru June 2012

**DEPOSITING KNOWLEDGE IN
BANKERS SINCE 1959!**

Instructor Led Online Course Schedule

Course Title	Course Number	Start Dates	Length	Mem/Non-Mem Price*
Accounting: College	D1004	1/9 2/21 4/16 5/7 6/11	15 wks	\$425/\$525
Accounting: Financial	D1005	1/17 3/5 6/25	15 wks	\$425/\$525
Analyzing Financial Statements	D6921	1/9 2/6 3/5 4/2 5/7	15 wks	\$425/\$525
Business Communications	D1890	2/6 3/19 5/7	15 wks	\$400/\$500
Business Math	D3801	1/23 3/5 4/30 6/18	15 wks	\$400/\$500
Commercial Lending	D6352	1/9 3/5 5/7 6/25	15 wks	\$400/\$500
Consumer Lending	D7012	1/17 2/27 4/16 5/14	15 wks	\$400/\$500
Customer Service Excellence	D4560	1/23 2/27 4/2 5/21	10 wks	\$375/\$475
Deposit Accounts & Services 	D6219	2/20 4/30 6/25	10 wks	\$375/\$475
Economics	D2311	1/30 3/19 5/14	15 wks	\$400/\$500
Human Relations	D3293	2/13 5/14	15 wks	\$400/\$500
Law and Banking: Applications	D3670	1/17 3/5 4/30	15 wks	\$400/\$500
Law and Banking: Principles	D3661	2/6 3/19 5/14	15 wks	\$400/\$500
Management	D4140	1/23 5/21	15 wks	\$400/\$500
Managing Human Resources	D2505	1/17 3/19	15 wks	\$400/\$500
Marketing	D7743	2/14 4/23 6/11	15 wks	\$400/\$500
Money and Banking	D1351	2/14 4/30	15 wks	\$400/\$500
Principles of Banking	D1379	1/9 2/6 3/5 4/2 5/14 6/11 1/23 2/21 3/19 4/16 5/28 4/30	15 wks	\$400/\$500
Real Estate Appraisal	D7802	1/30 6/4	15 wks	\$400/\$500
Real Estate Finance	D7805	2/20	15 wks	\$400/\$500
Real Estate Law	D7807	3/12	15 wks	\$400/\$500
Residential Mortgage Lending	D7821	1/9 3/5 5/14	15 wks	\$400/\$500
Sales Excellence	D4520	1/30 4/2 6/4	10 wks	\$375/\$475
Supervision	D4312	2/14 3/19 4/30	15 wks	\$400/\$500
Understanding Organizational Behavior	D2506	1/23 4/23	15 wks	\$400/\$500

*Textbook/Materials in addition to tuition price.

Credit Hours: 15 weeks courses = 3 credit hours / 10 week courses = 2 credit hours



All of CFT's instructor led online courses above, with the exception of Customer Service Excellence, Deposit Accounts & Services, and Sales Excellence courses, have received 3 College Credit Recommendations from the American Council on Education (ACE). ACE evaluates and makes credit recommendations, which are intended to guide colleges and universities as they consider awarding credit to persons who have successfully completed college-level instruction.

Complete our Distance Learning Courses... Receive a CFT Diploma or Certificate!

CFTWS is proud to offer job specific Diplomas and Certificates for financial services professionals. The required courses for each can be attained by completing our Instructor-Led and Self-Paced Online Courses and Correspondent Study Options. Visit our website at www.CFTWS.org and click on Diplomas & Certificates to learn more!

Save Time and Money

CFT courses are now more convenient than ever. All you need is a computer with internet access. That means you don't have to leave the office or even home to get training, which saves time and money.

Instructor Led Courses

Programs are taught by experienced training specialists. Choose from a variety of courses that can boost your career.

What You Need to Access These Courses

- A computer with optional printer
- An internet service provider
- A 28.8 (or higher) baud modem
- e-mail address

Textbook/Learning Materials

The 10 and 15-week courses with the exception of Consumer Lending, Customer Service Excellence and Deposit Accounts & Services which have online text, require a textbook; the cost of which is in ADDITION to the tuition.

How Online Courses Work

The course will be facilitated by an instructor who will guide you through each lesson and is available to answer questions and provide feedback on your assignments. Each week you will receive an assignment over the internet. The assignment may include:

- Reading a chapter in your textbook
- Completing a short assignment and either forwarding the assignment electronically to your instructor, or posting it on the electronic class discussion board
- Taking a self-check test
- Collaborating with other students using discussion boards and e-mail

Examinations and Credit Hours

The 10 and 15-week courses have a mid-term and a final examination. They may be taken online, or you may request one be sent to you in hard copy. Upon completion, and with a passing grade of 'D' or better, you will receive 3 credit hours for the 15-week courses and 2 credit hours for the 10-week courses.

Withdrawal Policy

Tuition is refundable, less a \$25.00 processing fee, for withdrawals received more than 10 business days prior to the start date of the offering. Withdrawals received less than 10 business days will be assessed a \$100.00 cancellation fee for both the 10- and 15-week courses NO refund will be given once the class has started.

Late Fee Policy

A \$25 late fee will be applied to all registrations received LESS THAN 5 BUSINESS DAYS prior to the scheduled start date of an online course.

For more information including course descriptions, please visit our website at www.CFTWS.org and REGISTER ONLINE!

Webinars

Why train with Webinars?

- Participate in a live presentation without leaving the bank
- Train a group for the same cost as training just one person
- Train at any time and location with the recorded webinar option; **you don't have to attend the program when it is broadcast.** Just purchase the program for future use. You will receive a 6-month on-demand Weblink or CD, handout material and PowerPoint presentation. Plus, **you can use these materials as many times and in as many departments or branches as you wish!**
- Benefit from the same great presenters who teach classroom seminars
- Get the convenience of up-to-date training sessions with an expert who can answer your questions

Webinar Topics

For a complete list of topics to be presented during the semester, please visit www.CFTWS.org and click on Distance Learning Options then Webinars for course titles, details, dates, times and speakers. Please note additional topics may also be added throughout the semester as hot issues arise.

5 Ways to Receive Training & Pricing Options

- 1 Hour Program Live Participation \$155.00 for One Location (\$100.00 for each additional location)
- 2 Hour Program Live Participation \$255.00 for One Location (\$150.00 for each additional location)
- 6-Month "On Demand" Recording and Handout Weblink . . . \$255.00
- Audio CD Recording and Printed Handout \$275.00
- Entire Package including the Live Participation, Weblink and CD Recording \$395.00

Subscription Pricing

Interested in attending multiple webinars? We have discounted subscription packages available, reducing your overall cost per webinar!

LEVEL	NO. OF CREDITS	PRICE
Bronze	5	\$1,125
Silver	10	\$2,100
Gold	15	\$2,850
Platinum	20	\$3,500
6 Month Unlimited	-	\$4,950
12 Month Unlimited	-	\$8,250

Live = 1 credit
 On-Demand = 1 credit
 Live & On-Demand = 1½ credits

Please contact CFTWS at 303-825-1590 or info@cftws.org if you'd like to discuss these options.

Correspondence Study Courses

Benefits to You!

Center for Financial Training Western States (CFTWS) offers you a convenient variety of self-study options so you can take timely, banking-related education and training courses when it fits into your schedule!

Format

Enroll in a correspondence study course, and the course textbook and outline are mailed to you! An instructor will be assigned, and working at your own speed, you will complete practical assignments and submit them to the instructor for grading. Graded assignments and examination scores are combined to determine your grade. YOU HAVE UP TO 6 MONTHS FROM THE TIME YOU RECEIVE THE MATERIALS TO COMPLETE THE COURSE.

Enrolling

Simply register for any of the courses by completing our Registration Form and faxing it to 303-629-1591 or register on line at WWW.CFTWS.ORG. CFT will send you the appropriate textbook and text study guide, which includes study help and practical exercises.

Withdrawal Policy

To cancel and receive a full refund from a correspondence course, less a \$65 withdrawal fee, your written request along with your textbook and exercises must be returned within fourteen (14) business days from the receipt of your materials.

Extensions

- If an extension is required, it can be requested no earlier than five (5) months into the course.
- Requests for an extension must be made in writing, accompanied by a \$25 fee.
- An extension will be no longer than three (3) months.
- No more than two (2) extensions will be granted.
- If a second and final extension is needed, the request must be in writing with an additional \$25.

Course Title	Course Code	Credits	Member/Regular Price *
Accounting: Financial	C1000	3	\$265 / \$365
Accounting: College-Basic	C1002	3	\$265 / \$365
Analyzing Financial Statements	C6920	3	\$265 / \$365
Commercial Lending	C6350	3	\$265 / \$365
Consumer Lending	C7008	3	\$265 / \$365
Economics	C2310	3	\$265 / \$365
Ethics	C4320	.25	\$265 / \$365
Introduction to Mortgage Lending	C7820	3	\$265 / \$365
Law and Banking: Applications	C3670	3	\$265 / \$365
Law and Banking: Principles	C3660	3	\$265 / \$365
Marketing	C7740	3	\$265 / \$365
Money and Banking	C1350	3	\$265 / \$365
Principles of Banking & Financial Systems	C1381	3	\$265 / \$365
Supervision	C4310	3	\$265 / \$365
Teller Operations	C6832	2	\$265 / \$365

* Plus the cost of the textbook

Please refer to CFTWS' website at www.CFTWS.org for complete course descriptions

For more information including course descriptions, please visit our website at www.CFTWS.org and REGISTER ONLINE!

Self Paced Online Seminars

Bank Training Library

Center for Financial Training Western States (CFTWS) has always been a trusted resource for all of your financial training needs. CFTWS and its technology partner have developed a training solution that includes 2,000+ world-class self-paced online courses. A student now has access to an entire library of self-paced online courses from which to choose. Please refer to www.CFTWS.org and follow the EDUCATION link for the complete library of course listings.

SmartPros FINANCIAL CATALOG Course #P4301	BUSINESS AND PROFESSIONAL DEVELOPMENT/COMPUTER SKILLS CATALOG	LEGAL COMPLIANCE CATALOG Course #P4400
<p>Choose as many, or few, of the self-paced online courses in our NEW catalog of Banking specific topics for ONE LOW PRICE:</p> <p>\$175 per user/per year</p> <ul style="list-style-type: none"> • Compliance • General Banking • General Management • Insurance • Lending • Retirement • Sales & Service 	<p>CFTWS offers a "bundled" rate allowing you to take as many of these self-paced online courses for one low price. Pick any of the courses in the Business and Professional Development and Computer Skills catalog, and bundle accordingly:</p> <p>20 Course Bundle = \$300* - #P4202 10 Course Bundle = \$275* - #P4201 5 Course Bundle = \$240* - #P4200</p> <p>*Per User/Per Year - \$100 higher for non-members.</p>	<p>Choose as many, or few, of the self-paced online courses in our NEW catalog of topics related to the Human Resources Legal Compliance area for ONE LOW PRICE:</p> <p>\$250 per user/per year (\$350 non-member)</p>

Don't forget to ask about quantity discounts! Call Christine Bumgardner at CFTWS, 303-629-9662 or christineb@cftws.org for more info. You have up to one year to complete the courses you've chosen, and will receive 1/4 credit hours with each passing grade.

WITHDRAWAL POLICY: No withdrawal is accepted once you have registered for any self-paced online course (bundle or single courses). You may request a substitute in your place (contact CFTWS at 303-825-1590 for a Substitution Form). However, NO refund will be given should you withdraw from the course after the registration has been received at the CFTWS office.

Practell – The Complete Teller Training Solution (Course #P6837)

Participate in this SELF-PACED ONLINE COURSE and you will learn the important principles of tellering in SIX INTERACTIVE UNITS. This course will take approximately 14 to 16 hours to complete. You will have 35 days to complete the course upon enrollment, and will receive 1 credit hour with a passing grade of 'D' or better. The benefits of participating in this course include:

- Ready-to-use online system
- Shows front and back of checks to simulate real life environment
- Provides information on all aspects of tellering
- Emphasizes customer relations
- Focuses on teller operations and transactions
- Identifies security, fraud, and loss control principles
- Gives the basics of compliance regulatory training
- Helps with frequently asked customer questions
- Final examination providing a standard measure of learning

\$175.00 member or \$350 Non-Member per enrollment; or choose a bank-wide license by contacting CFTWS at 303-825-1590 or info@cftws.org. Please visit our Distance Learning Options link on our website at www.CFTWS.org for a complete course description and to enroll!

Safe Deposit Regulatory/Compliance Manual via CD

This is a MUST HAVE publication for any financial institution that offers Safe Deposit Boxes. 

Authored by David McGuinn, President of Safe Deposit Specialists, and the nationally-recognized Safe Deposit 'Guru', this 250-page Compliance Manual in CD format contains all of your safe deposit Federal regulations. Topics covered include the USA Patriot Act, Suspicious Activity Reporting, FDIC/OCC/NCUA regulatory examination requirements, Bank Protection Act with security recommendations, Americans with Disability Act and YOUR current, 2012 safe deposit STATE regulations, plus much more. Members of CFTWS can order this Manual for just \$199.95, \$100 OFF the Retail Price of \$299.95 (plus \$7 S&H). Contact CFTWS at 303-825-1590 or info@cftws.org to order your Manual today!

For more information including course descriptions, please visit our website at www.CFTWS.org and REGISTER ONLINE!

Compliance Training

Up-To-Date, Affordable, and Easily Accessible for the Entire Staff!

Self-Paced Online Financial Catalog

CFTWS has partnered with SmartPros Financial Services Training division, to feature a comprehensive catalog of more than 55 online courses to keep you up to date on ever-evolving rules, regulations and business trends in the banking industry. Choose as many, or few, of the self-paced online courses in our catalog of regulatory and banking specific topics for one low price of \$175 per user/per year. Visit our website at www.CFTWS.org and click on Distance Learning Options then Self-Paced Online Courses for more information.

Compliance-Related Webinars

CFTWS offers a wide-variety of webinars throughout the year, taught by experts in the field. Below are just a few of the compliance-related topics that have been planned in 2012. For a complete list, visit our website at www.CFTWS.org, click on Distance Learning Options then Webinars for courses, descriptions, dates, times and speakers.

[CRA Exam Game Plan](#)

[17 Compliance Tasks of the New Account Interview](#)

[Marketing and Advertising Compliance: What are the Rules?](#)

[Improving Your Disaster Recovery Plan to Avoid a Disastrous Recovery](#)

[CIP: What is Fact? What is Myth?](#)

[BSA/AML & OFAC Compliance: What are the Rules, Gray Areas & Developments](#)

[400,000 Reasons to get HMDA Reporting "Right" in 2012!](#)

[Regulation Z and RESPA Rules](#)

[Flood Insurance: Compliance Issues and Enforcement Topics that Continue to Plague Lenders](#)

[Electronic Transfers, Overdraft Fees and the Electronic Funds Transfer Act](#)

[The World of RESPA: What Lessons Have We Learned?](#)

[Staying Up-To-Date with BSA & OFAC: Training for the Frontline](#)

Train a group of bankers for the same cost as training just one person. Attend a 2-Hour Webinar, or order the recorded version, for just \$255 for the first location, \$150 for each additional location. Discounted Subscription Pricing is also available! Contact CFTWS at info@cftws.org or 303-825-1590 and learn how you can SAVE up to \$80 per Webinar!

Compliance Perspectives Webinar Subscription

A Monthly Update for the Compliance Professional

How much time do you spend each month researching new compliance rules and regulations? Would you like to reduce that time to ONE HOUR?

Keeping up with changes and deadlines in the compliance area gets more complex every year. Now, we can assist you with that task. Carl Pry, a well known and highly respected compliance expert presents a monthly one-hour compliance update that will address **new items to be aware of, deadlines and what's on the horizon**. In a simple language webinar format that you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance.

Choose a 6 or 12-Month Subscription

The 6-month subscription is just \$159 per month (investment of \$954). Receive a FREE Webinar by investing in a 12-month subscription for the price of 11 webinars (\$1,749).

- *Monthly hot topics*
- *Current deadlines*
- *Upcoming regulations*
- *Examiner guidance*
- *Concise one-hour format*
- *Unlimited participants*
- *One low cost*
- *Archived recording*
- *Monthly handouts with updates and deadlines*

To enroll in the 6 or 12-month Compliance Perspective Webinar Subscription, please contact Reta Selanders at retas@cftws.org or 303-629-9664.

For more information including course descriptions, please visit our website at www.CFTWS.org and REGISTER ONLINE!

Distance Learning Registration Form

Fax: 303-629-1591 or Mail: 1009 Grant St., Suite 102, Denver, CO 80203 or email: info@cftws.org

Center for Financial Training Western States does not discriminate on the basis of race, color, gender, age, and national or ethnic origin.

This document may contain privileged and/or confidential information.

It is intended solely for the use of CFTWS and will not be shared without written permission.

WHAT IS YOUR E-MAIL ADDRESS? (REQUIRED)

This information also gives CFTWS permission to confirm your registration and send periodic curriculum updates unless otherwise directed.

First/Last Name (please print)

Organization Name

() ()

Home Phone OR Cell Phone

Organization Routing Number / Branch Code

Professional Title

Organization Street Address (No P.O. Box please)

Department Head's Name / Title

City / State / Zip Code

Department Head's E-Mail Address

() ()

Business Phone (required)

Fax # (required)

A \$25 late fee will be applied to all Instructor Led Online Course registrations received less than 5 business days prior to the scheduled start date of the offering, unless otherwise noted.

Course #	Offering Title	Start Date (required)

I certify the accuracy of all information on this application and hereby grant permission to CFTWS to provide my course grade(s) to the personnel director of my organization, and/or colleges/universities/training organizations that co-sponsor a CFTWS program that I have registered for. I have read and agree to all of CFTWS' registration policies and procedures, including the withdrawal policy and the academic integrity statement as outlined in the catalog or other marketing pieces.

This signature authorizes CFTWS to invoice this institution for any balance due for tuition/fees/textbooks for this employee, including any withdrawal, transfer or late fees. By providing the business fax number above, permission is given to CFTWS to send period curriculum updates to your financial institution.

TUITION IS REFUNDABLE, LESS A PROCESSING FEE, FOR WITHDRAWALS RECEIVED MORE THAN 10 BUSINESS DAYS PRIOR TO THE START DATE OF THE OFFERING. SEE CFTWS' DISTANCE LEARNING SCHEDULE FOR THE COMPLETE WITHDRAWAL POLICY.

Student's Signature (Required)

Date

Authorized Signature For Billing (Required)

Date

CHOOSE ONE:

Bill Organization

Check enclosed

Visa

Mastercard

This authorizes CFTWS to charge Credit Card # _____

Exp. Date: _____

Name on Card

Signature of Cardholder

Textbook

Tuition

REGISTRATION CONFIRMATIONS MADE VIA E-MAIL ONLY

THIS FORM MAY BE REPRODUCED FOR ADDITIONAL USE

Center for Financial Training Western States • 1009 Grant St., Suite 102, Denver, CO 80203
303-825-1590 • 303-629-1591 (fax) • www.cftws.org • www.cfttexas.org