



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 – August 2016

*CFTWS is dedicated to delivering
value-added, customizable learning solutions
to proactively meet the needs
of the financial services professional.*

Instructor Led Online Course Schedule

Course Title	Course Number	Start Dates							Length	Mem/Non-mem Price*	
Accounting: College	D1004	1/4	2/16	4/11	5/2	6/6	7/25		10 wks	\$425/525	
Accounting: Financial	D1005	1/18	3/21			6/6	8/15		10 wks	\$425/525	
Analyzing Financial Statements	D6921	1/4	2/16	4/4	5/2	6/13	8/1		10 wks	\$425/525	
Business Communications	D1890	1/11	3/14		5/16		7/18		10 wks	\$400/500	
Business Math	D3801	1/4	2/1	3/14	4/25	6/6	7/11	8/22	10 wks	\$400/500	
Commercial Lending	D6352		2/8	4/4	5/16	6/13	8/8		10 wks	\$400/500	
Consumer Lending	D7012	1/11	2/22	4/11	5/9		7/11		10 wks	\$400/500	
Customer Service Excellence	D4560	1/11	2/22	4/4	5/30		7/11	8/8	8 wks	\$375/475	
Deposit Accounts & Services	D6219	1/25		4/4		6/6		8/22	8 wks	\$375/475	
Economics	D2311		2/1	3/14	5/9		7/11		10 wks	\$400/500	
Human Relations	D3293	1/4	2/29		5/2		7/11		10 wks	\$400/500	
Human Resource Management	D2505		2/15	4/18			7/11		10 wks	\$400/500	
Law and Banking: Applications	D3670	1/11		3/7	4/25		7/11		10 wks	\$400/500	
Law and Banking: Principles	D3661	1/4	2/1	3/14	5/9		7/18		10 wks	\$400/500	
Leading Your People to Success	D3303			3/14		6/13			8 wks	\$375/475	
Management	D4140		2/8	4/4			7/11		10 wks	\$400/500	
Marketing	D7743		2/8	4/18	5/23		7/18		10 wks	\$400/500	
Money and Banking	D1351	1/4	2/8	3/14	4/25		7/11		10 wks	\$400/500	
Organizational Behavior	D2506		2/1	4/18			7/25		10 wks	\$400/500	
Principles of Banking	D1379	1/4	2/1	3/14	4/11	5/9	6/6	7/11	8/8	10 wks	\$400/500
		1/18	2/29	3/28	4/25	5/23					
Real Estate Appraisal	D7802			3/7		6/13			10 wks	\$400/500	
Real Estate Finance	D7805	1/25		4/18			7/18		10 wks	\$400/500	
Real Estate Law	D7807		2/15			6/20			10 wks	\$400/500	
Residential Mortgage Lending	D7821	1/11	3/7	4/4		6/6	7/11		10 wks	\$400/500	
Selling Fundamentals	D4522	1/18	3/21		5/16		7/18		10 wks	\$400/500	
Statistics	D3900	1/18		4/25			8/8		10 wks	\$400/500	
Supervision	D4312	1/4	2/8	4/25		6/6	7/18		10 wks	\$400/500	
Teller Operations	D6832	1/11	3/14		6/6	7/25			8 wks	\$375/475	

*Textbook/Materials in addition to tuition price.

Credit Hours: 10 week courses = 3 credit hours / 8 week courses = 2 credit hours



All of CFT's 3-credit hour instructor-led online 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

All of the instructor-led online courses, with the exception of Customer Service Excellence, Deposit Accounts & Services and Teller Operations, which have online text, require a textbook, the cost of which is in ADDITION to 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

All of the instructor-led online 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 10-week and 2 credit hours for the 8-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 accessed a \$100.00 cancellation fee for all instructor-led online courses, and NO refund will be given once the course 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!

Self Paced Online Seminars

CFT/SmartPros® Banking Catalog (P4301)

CFT/SmartPros Banking Catalog offers an annual subscription featuring more than 70 self-paced online courses on pertinent banking topics including regulatory compliance; lending, management, sales and service, insurance and retirement account/planning courses. Selected complex regulatory courses are broken out into less than 60 minute job related modules. All courses feature instantly graded exams and you can track course enrollments and completions for this and external programs in your account.

A one year subscription to the Banking Catalog is \$175 per person.

CFT/SmartPros® HR & Compliance Catalog (P4302)

Successful companies realize that human resources and compliance training can have a dramatic, positive effect on the bottom line. No longer a "nice to have", human resource compliance is a necessity for any business in today's dynamic environment. Decrease the volume and the severity of legal liabilities by ensuring that your employees are fully informed of crucial regulations relating to their behavior on the job.

Courses in our Human Resources library, typically 45-60 minutes in length, educate all levels of bank employees on topics such as sexual harassment, workplace diversity, preventing workplace violence, stress management, communication skills, and more. These courses were developed by human resources and legal professionals to go beyond the theoretical and give learners real content about real-world situations that have real meaning to the people you train.

A one year subscription to the HR & Compliance Catalog is \$299 per person.

Financial Campus (P4303)

The leading provider of online financial training, Financial Campus offers more than 250 courses for employees licensed to sell insurance, securities, or to practice financial planning. Financial Campus offers over 16,000 hours of approved insurance continuing education credits in all 50 states and the District of Columbia, for various industry designations including Securities, Insurance, CFP®, CLU, CPCU and more.

A one year subscription to the Financial Campus Catalog is \$99 per person. Completion certificates related to courses accredited for State Insurance Continuing Education Credit will be assessed a "Certificate Fee" of \$15 each.

For a list of courses and descriptions in each Catalog, please refer to www.CFTWS.org and follow the EDUCATION/DISTANCE LEARNING OPTIONS/SELF-PACED ONLINE COURSES links to each.

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

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!

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

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

Self-Paced Online

Commercial and Consumer Credit Training Programs

CFTWS, in partnership with Eensight, has developed low-cost, effective, customizable and comprehensive online commercial and consumer credit training programs. These two programs provide the core skills necessary to underwrite commercial and consumer loans.

Online Commercial Credit Training Program (#P7501)

This interactive, self-paced online program will take approximately 20 hours to complete, and participants have 4 months from the date of enrollment to complete the program. It is designed for Credit Analysts, Credit Officers, Commercial Loan Officers, Loan Review Officers, Relationship Managers and Branch Managers.

This unique online commercial credit training program focuses on providing the initial foundation for underwriting repayment risk for senior debt. The program incorporates the knowledge and expertise of seasoned credit officers. The training begins with an individual assessment to determine the level of knowledge and understanding in key areas related to credit analysis – financial analysis, cash flow analysis, forecasting, sources of repayment and loan structuring.

At the end of the program, you will have developed basic skills required to write solid and consistent credit memo write ups based on sound analytical skills. You will also learn to combine these skills with more sophisticated loan structuring and documentation techniques.

The course includes a Credit Fundamentals Assessment, Financial Fundamentals Suite, Cash Flow Suite and Credit Suite, covering the topics below:

Accounting	Financial Statement Analysis	Investment Decision Tools
Cash Flow Construction	Cash Flow Analysis	Cash Flow Forecasting
Sources of Repayment	Loan Documentation	Loan Structuring
Credit Write-Up	Review plus Video Clips	Final Assessment

This course is available for ONE LOW PRICE of \$640 per user.

Online Consumer Credit Training Program (#P7502)

This interactive, self-paced online program will take approximately 13 hours to complete, and participants have 4 months from the date of enrollment to complete the program. It is designed for Consumer Lenders and Underwriting Staff, Branch Managers and Assistant Branch Managers, Operations Staff and Platform Assistants.

This unique consumer credit training program is composed of ten modules (1/2 to 3-1/2 hours per module). It can be used both by underwriters who need to make a lending decision and also anyone who talks to a customer or prospect about a consumer loan. You will learn a logical thought process to review and analyze a request, and case studies are used throughout the modules to give you real-world situations to practice your skills.

The course includes a Consumer Lending Fundamentals Assessment and a Consumer Lending Suite, covering the ten modules below.

- Introduction to Consumer Credit
- Government Regulations and the Lending Process
- The Five Stage Lending Process
- Taking the Application
- Investigating the Applicant – Part 1 Analyzing Credit Bureau Reports
- Investigating the Applicant – Part 2 Analyzing Financial Statements and Tax Returns
- Making the Loan Decision
- Processing the Loan
- Following up on the Loan
- Preventing Fraud

The course is available for ONE LOW PRICE of \$490 per user.

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

Correspondence Study Courses

Course Title	Course Code	Credits	Member/Regular Price *
Accounting: Basics	C1000	3	\$350/\$450
Accounting: College	C1002	3	\$425/\$525
Advertising	C7320	3	\$400/\$500
Agricultural Lending	C6912	3	\$400/\$500
Analyzing Financial Statements	C6920	3	\$350/\$450
Business Ethics	C4320	2	\$375/\$475
Bank Management	C7520	3	\$400/\$500
Business Communication	C1890	3	\$400/\$500
Business Math	C3801	3	\$400/\$500
Commercial Lending	C6350	3	\$400/\$500
Communication Skills for Business	C1898	2	\$375/\$475
Consumer Lending	C7008	3	\$400/\$500
Customer Service Excellence	C4560	2	\$375/\$475
Customer Service Innovation	C4660	2	\$375/\$475
e-Commerce	C3305	3	\$400/\$500
Economics	C2310	3	\$400/\$500
Effective Business Writing	C1872	2	\$375/\$475
Employment and Labor Law	C3302	3	\$400/\$500
Essential Business English Skills	C2600	2	\$375/\$475
Financial Planning	C6535	3	\$400/\$500
Fraud Examination	C7450	3	\$400/\$500
Human Relations	C3293	3	\$400/\$500
Human Resource Development	C3300	3	\$400/\$500
Human Resource Management	C2505	3	\$400/\$500
Human Resource Selection	C3301	3	\$400/\$500
Interviewing and Hiring Techniques	C4170	.25	\$200/\$300
Law and Banking: Applications	C3670	3	\$400/\$500
Law and Banking: Principles	C3660	3	\$400/\$500
Leading Your People to Success	C3303	2	\$375/\$475
Management	C4140	3	\$400/\$500
Managing Change	C6800	2	\$375/\$475
Managing Performance & Productivity	C4226	2	\$375/\$475
Marketing	C7740	3	\$400/\$500
Money and Banking	C1350	3	\$400/\$500
Motivating Your Staff	C4195	.25	\$200/\$300
Organizational Behavior	C2506	3	\$400/\$500
Principles of Banking and Financial Systems	C1381	3	\$400/\$500
Project Management	C3380	2	\$375/\$475
Project Management: Managerial Process	C3382	3	\$400/\$500
Project Management: Product Development	C3381	3	\$400/\$500
Real Estate Appraisal	C7802	3	\$400/\$500
Real Estate Finance	C7805	3	\$400/\$500
Real Estate Law	C7807	3	\$400/\$500
Residential Mortgage Lending	C7821	3	\$400/\$500
Sales Excellence	C4520	2	\$375/\$475
Selling Fundamentals	D4522	3	\$400/\$500
Statistics	C3900	3	\$400/\$500
Supervision	C4310	3	\$400/\$500
Teller Operations	C6832	2	\$375/\$475
The 21st Century Supervisor	C4325	2	\$375/\$475
The Future of Business	C3304	3	\$400/\$500
Wills, Trusts and Estate Administration	C3780	3	\$400/\$500

* Plus the cost of the textbook

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

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 FOUR (4) 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 \$100 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 two (2) months into the course.
- Requests for an extension must be made in writing, accompanied by a \$75 fee.
- An extension will be no longer than 60 days.
- No more than one (1) extension will be granted.

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

One Hour Webinars		Two Hour Webinars	
• 1 Hour Program Live Participation (includes 7-day On-Demand recording)	\$165.00	• 2 Hour Program Live Participation (includes 7-day On-Demand recording)	\$265.00
• Six month On-Demand	\$185.00	• Six month On-Demand	\$295.00
• Live plus Six Month On-Demand	\$235.00	• Live plus Six Month On-Demand	\$365.00
• CD-ROM (includes Six Month On-Demand)	\$215.00	• CD-ROM (includes Six Month On-Demand)	\$325.00
• Premier (includes ALL options)	\$265.00	• Premier (includes ALL options)	\$395.00
* Additional locations \$50.00		* Additional locations \$75.00	

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

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

Compliance Perspectives Webinar Subscription

A Monthly Update for the Compliance Professional

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, will be presenting 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.

Who Should Attend?

Anyone in your financial institution having compliance responsibilities – when you think about this, it could be just about anyone. This may include members of senior management, operations personnel, lending personnel, underwriters, customer service representatives, back-room personnel, and of course compliance officers, auditors, and attorneys, and anyone else in the financial institution that might benefit from this valuable information.

Choose a 6-Month Subscription for \$990 or a 12-Month Subscription for \$1,695

Enroll today to watch the live session and receive a link to the archived recording (accessible for 30 days after the live session). Imagine what you can save in reduced compliance violations or unnecessary research time.

To enroll in the 6 or 12-month Compliance Perspective Webinar Subscription, please contact Christine Bumgardner at christineb@cftws.org or 303-629-9662.

Features:

- Monthly Hot Topics
- Current Deadlines
- Upcoming Regulations
- Examiner Guidance
- Concise One Hour Format
- Unlimited Participants
- One Low Cost
- Archived Recording
- New: 12-Month Subscribers receive 25% off the Features Compliance Webinar of the Month!

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

Distance Learning Registration Form

303-629-1591 (fax) ♦ 5310 Ward Road, Suite 211, Arvada, CO 80002 ♦ info@cftws.org

*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.*

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)

() ()

Home Phone OR Cell Phone

Organization Name

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 / MC

This authorizes CFTWS to charge Credit Card # _____ Exp. Date: _____

Name on Card

Signature of Cardholder

☐ Textbook

☐ Tuition

REGISTRATION CONFIRMATIONS MADE VIA E-MAIL ONLY

CFTWS • 5310 Ward Rd., Ste. 211, Arvada, CO 80002 • 303-825-1590 • 303-629-1591 (fax) • www.cftws.org • www.cfttexas.org

THIS FORM MAY BE REPRODUCED FOR ADDITIONAL USE

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