

### High-Performance Learning

Gain job-specific expertise with ABA Certificates.



ABA certificate programs build the skills necessary for career advancement. Through a prescribed course of study, certificates provide practical, tailored knowledge specific to a job role in the bank. Programs are continually reevaluated and refined to meet current needs and changes in the industry.

## Business Banking & Commercial Lending Certificates

### Certificate in Business and Commercial Lending / \$600

The ABA Certificate in Business and Commercial Lending focuses on financial statement analysis and commercial lending, will familiarize lenders with both audited and unaudited statements, and fill any gaps in your understanding of credit analysis and underwriting. Pre and post-tests allow seasoned lenders to test out, and more importantly, let the industry know you are "credit trained" and ready to bring in new, qualified business.

#### Required Courses

Understanding Business Borrowers  
Analyzing Business Financial Statements and Tax Returns  
Analyzing Personal Financial Statements and Tax Returns  
Qualitative Analysis and Determining a Credit Risk Rating  
Loan Structuring, Documentation, Pricing and Problem Loans

**Estimated time to complete these 5 courses:** approximately 33 hours

### Small Business Banker Certificate / \$595

The ABA Small Business Banker Certificate is primarily for branch managers and branch-based small business bankers who need the skills to build a relationship-centric sales approach, engage business customers to better understand their needs and appropriate solutions, handle objections, plan and execute the perfect sales call, and manage relationships post-sale. These bankers typically do not make credit decisions.

This curriculum provides small business bankers with a strategic approach to building trusted relationships with business customers as a means to retain and grow their book of business. It focuses on the process needed to identify sales prospects, offer value-added solutions, and close the deal.

#### Required Courses

Calling on Small Business Customers  
Credit Products for Small Businesses  
Deposit Products & Services for Small Businesses  
Fundamentals of Small Business Banking  
Intro to Analyzing Financial Statements  
Personal Tax Return Analysis  
Relationship Selling to Small Business Customers  
Retirement Products for Small Businesses  
Sales Planning  
Servicing & Growing Small Business Relationships  
Small Business Borrowing

**Estimated time to complete these 11 courses:** approximately 18 hours

\*Course waived if Banking Fundamentals or Principles of Banking has been taken.

## Compliance & Risk Management

### Certificate in BSA and AML Compliance / \$1,595

Financial institutions face increased risk from advanced money-laundering schemes and terrorist financing activities. It is critical that banks hire and train individuals who can establish and maintain an effective BSA/AML program. The ABA Certificate in BSA and AML Compliance will help financial crimes professionals improve their ability to detect and prevent suspicious and criminal activity by providing an overview of the types of criminal behavior commonly used against banks, and in-depth training on the applicable U.S. laws and regulations governing money-laundering. The ABA Certificate in BSA and AML Compliance is 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 individuals with less than five years' experience in the field.

#### Required Courses

Introduction to BSA/AML  
SARs and Information Sharing  
Currency and Correspondent Banking Accounts  
Electronic Banking and Funds Transfer Activities  
Higher Risk Accounts and Activities  
BSA Requirements for Business Accounts  
BSA Requirements for Foreign Customers and Accounts  
Components of an AML Compliance Program  
International Partners in AML  
Office of Foreign Assets Control (OFAC) for Compliance Professionals

**Estimated time to complete these 10 courses:** approximately 7 hours

### Certificate in Deposit Compliance / \$1,595

Earning the ABA Certificate in Deposit Compliance demonstrates to bank management and examiners your thorough grounding in key deposit regulations, and ability to identify and respond to compliance requirements. The complete 11-course curriculum is available for study at your own pace along with unlimited access to all course content for 12 months — including any updates on new issuances and regulation changes made within that year. No other online deposit compliance curriculum offers this advantage.

#### Required Courses

Anatomy of a Regulation  
BSA/USA PATRIOT Act  
Digital Compliance  
Electronic Funds Transfer Act (Reg E)  
Elements of a Compliance Program  
Expedited Funds Availability Act (Reg CC)  
Office of Foreign Assets Control (OFAC)  
Privacy/Information Sharing  
Reserve Requirements for Depository Institutions Act (Reg D)  
Truth-in-Savings Act (Reg DD)  
Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

**Estimated time to complete these 11 courses:** approximately 12 hours

## Compliance & Risk Management (cont.)

### Certificate in Fraud Prevention / \$795

Fraud management professionals face an increased burden to detect and prevent fraud losses against customers and their institution. The ABA Certificate in Fraud Prevention fills a training gap within many institutions and helps both new and experienced financial crimes professionals establish and maintain a fraud management program with sufficient Internal and external controls. It provides in-depth training on the applicable U.S. laws and regulations governing fraud and an overview of the various types of criminal behavior commonly used against banks. The ABA Certificate in Fraud Prevention is 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 individuals with less than five years' experience in the field.

#### Required Courses

Introduction to Fraud Management  
Establishing a Fraud Prevention Program  
Types of Fraud and Prevention Strategies  
Operating a Fraud Prevention Program  
Maintaining a Compliant Fraud Prevention Program

**Estimated time to complete these 5 courses:** approximately 5 hrs and 20 min

### Certificate in Lending Compliance / \$2,195

Earning the **ABA Certificate in Lending Compliance** demonstrates to bank management and examiners your thorough grounding in key lending regulations, and ability to identify and respond to compliance requirements. The complete 17-course curriculum is available for study at your own pace along with unlimited access to all course content for 12 months — including any updates on new issuances and regulation changes made within that year. No other online lending compliance curriculum offers this advantage.

#### Required Courses

Anatomy of a Regulation  
Community Reinvestment Act, Community Bank (CRA) **OR**  
Community Reinvestment Act, Large Bank (CRA)  
Credit Card Regulations  
Elements of a Compliance Program  
Equal Credit Opportunity Act (ECOA) Reg B  
Fair Credit Reporting Act (FCRA)  
Home Mortgage Disclosure Act (HMDA)  
Loans to Insiders (Reg O)  
National Flood Insurance Regulations  
Real Estate Settlement Procedures Act (RESPA)  
Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM)  
Reg Z Closed-End Credit  
Reg Z Open-End Credit  
Servicemembers Civil Relief Act (SCRA)  
Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

**Estimated time to complete these 16 courses:** approximately 28 hours

### Certificate in Operational Risk Management / \$1,595

Banks are continuously improving their approach to manage key operational risks such as cyber-attacks, fraud losses, third-party service providers and model risk. The ABA Certificate in Operational Risk Management is designed to address training needs across the bank's three lines of defense and maintain a strong operational risk management program, and to understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk. The ABA Certificate in Operational Risk Management is excellent for onboarding individuals with risk management responsibilities and refresher training for risk management professionals.

#### Required Courses

Elements of an Operational Risk Management Program  
Cybersecurity Management  
Fraud and Criminal Threats  
Incident Management and Resilience  
Operational Risk Model Management  
Oversight and Management of Operational Risk  
Payments and Settlements  
Physical Security  
Regulatory Exam Management  
Risk Control and Self-Assessment  
Vendor Risk Management

**Estimated time to complete these 11 courses:** approximately 10 hours

## Mortgage Lending

### Residential Mortgage Lender Certificate / \$775

Mortgage Loans are a core product for most banks. Despite the slew of new regulations, customers continue to buy and refinance their homes and they expect their bank will provide them a variety of mortgage options to meet their needs. The **ABA Residential Mortgage Lender Certificate** provides a solid understanding of banking, credit analysis, and legal principles that support the mortgage process. In keeping with evolving customer preferences, the certificate underscores relationship sales skills in addition to the mechanics of a mortgage loan, thereby preparing loan officers to be successful in growing their book of business while helping their bank acquire a deeper share of wallet. Designed for aspiring mortgage lenders and individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

#### Required Courses

|                                |   |
|--------------------------------|---|
| Banking Basics*                | Gathering the Facts on Mortgage Fraud             |
| Appraisal Procedures           | Mortgage Customer Counseling and Prequalification |
| Basics of Mortgage Processing  | Personal Tax Return Analysis                      |
| Completing the HUD-1           | Preparing the Closing Disclosure                  |
| Discovering FHA Programs       | Preparing the Loan Estimate                       |
| Effective Referrals            | Processing and Underwriting Credit                |
| Elements of Title Insurance    | Processing Income and Assets                      |
| Essentials of Mortgage Lending | Reviewing the Appraisal Report                    |
| Ethical Issues for Bankers     |   |
| Explaining Loan Modifications  |   |

**Estimated time to complete these 18 courses:** approximately 24 hours

## Retail Banking & Marketing

### Bank Solutions Provider Certificate / \$495

The ABA Bank Service Provider Certificate is designed for individuals employed by companies that provide products and services to the banking industry. Bank service providers need a broad understanding of the banking business, including banking terminology, and can benefit from the same content used by the institutions they will be selling to and servicing. This curriculum provides participants with an understanding of the role that banks play, the products and services they offer, and the kinds of customers they serve. After completing this curriculum, participants will have a better understanding of the language of bankers, their core products, as well as the regulatory and ethical constraints under which banks operate.

#### Required Courses

Banking Basics\*  
Ethical Issues for Bankers  
Fundamentals of Consumer Lending  
Fundamentals of Small Business Banking  
Understanding Bank Products

**Estimated time to complete these 5 courses:** approximately 6.5 hours

## Retail Banking & Marketing (cont.)

### Bank Teller Certificate / \$695

The curriculum for the ABA Bank Teller Certificate addresses the expanding role of bank tellers by combining core cash handling courses with enhanced product knowledge and interpersonal skill development. At the center point of the curriculum is Teller Basics, a series of courses that teach critical skills of the teller role such as cashing checks, processing deposits and withdrawals, accepting cash payments, and preparing daily settlements of teller cash and proof transactions.

Understanding that today's teller has a much broader scope than just handling cash, the certificate curriculum is augmented by courses that contribute to the overall professional development of the teller associates. These range from ethics, workplace conduct and bank product knowledge to being able to provide value-added customer service through a relationship sales approach.

#### Required Courses

|                                     |                            |
|-------------------------------------|----------------------------|
| Banking Basics*                     | Ethical Issues for Bankers |
| Communication Basics                | Online Communication       |
| Dealing Effectively with Co-Workers | Teller Basics              |
| Effective Referrals                 | Verbal Communication       |
| Essentials of Workplace Conduct     | Written Communication      |

**Estimated time to complete these 10 courses:** approximately 12.5 hours

### Branch Manager Certificate / \$1,295

This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management, people management, and business management skills. Branch managers manage the activities of branch offices and offer deposit and loan products to businesses and individuals. In addition to broad knowledge of banking and banking operations, the responsibilities of Branch Managers require expertise in lending, branch operations, staff supervision and development, sales management and customer service. This certificate addresses these core competencies, providing branch managers with the knowledge and skills they will need to drive their team and bank performance.

#### Required Courses

|  |                                    |
|--|------------------------------------|
| Authentic Leadership                           | Making the Client Call             |
| Banking Basics*                                | Management Essentials              |
| Building Collaborative Teams                   | Managing Change                    |
| Coaching to Support the Sales Process          | Overcoming Objections              |
| Communicating Vision                           | Presentation Skills                |
| Fundamentals of Consumer Lending               | Relationship Management            |
| Fundamentals of Small Business Banking         | Sales Planning                     |
| Employment Law                                 | Servicing & Growing Small Business |
| Empowerment                                    | Relationships                      |
| Ethical Issues for Bankers                     | Verbal Communication               |
| Leveraging the Benefits of a Diverse Workforce | Why Quality Service Matters        |
|  | Written Communication              |

**Estimated time to complete these 22 courses:** approximately 13 hours

### Certificate in Bank Financial Management / \$2,165

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises.

By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution building trusted relationships with business customers as a means to retain and grow their book of business. It focuses on the process needed to identify sales prospects, offer value-added solutions, and close the deal.

#### Required Courses

|  |
|--|
| Analyzing Bank Performance               |
| Ethical Issues for Bankers               |
| Managing the Bank's Investment Portfolio |
| Managing Funding, Liquidity, and Capital |
| Managing Interest Rate Risk              |

**Estimated time to complete these 5 courses:** approximately 75 hours

### Customer Service Representative Certificate / \$795

The ABA Customer Service Representative Certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services, and resolve customer problems with knowledge of pertinent bank policies and procedures. In addition to courses that address sales and customer service, the curriculum also emphasizes business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well.

#### Required Courses

|                                     |                             |
|-------------------------------------|-----------------------------|
| Banking Basics*                     | Overcoming Objections       |
| Communication Basics                | Relationship Management     |
| Dealing Effectively with Co-workers | Understanding Bank Products |
| Effective Referrals                 | Verbal Communication        |
| Ethical Issues for Bankers          | Why Quality Service Matters |
| Online Communication                | Written Communication       |

**Estimated time to complete these 12 courses:** approximately 10 hours

### Foundational Certificate in Marketing / \$1,195

Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn now to better leverage social media to expand your reach and building your bank's brand.

#### Required Courses

|                                |
|--------------------------------|
| Marketing in Banking           |
| Marketing in a Digital World   |
| Marketing Management           |
| Marketing Planning             |
| Recognizing & Preventing UDAPP |

**Estimated time to complete these 5 courses:** approximately 21 hours

### Personal Banker Certificate / \$795

This certificate provides a blend of banking knowledge and skills for Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates - enabling them to provide full-service banking to customers by offering appropriate credit, deposit, and other banking services. Personal Bankers often drive the sales and service function in the bank office or branch, and call on potential and current customers to develop new business relationships and to support customer retention strategies. They require broad product knowledge, including specific understanding of the different types of retail deposit and loan products learning in this curriculum.

#### Required Courses

|   |                             |
|---|-----------------------------|
| Banking Basics*                         | Online Communication        |
| Communication Basics                    | Overcoming Objections       |
| Effective Referrals                     | Relationship Management     |
| Ethical Issues for Bankers              | Sales Planning              |
| Fundamentals of Consumer Lending        | Understanding Bank Products |
| Fundamentals of Small Business Banking  | Verbal Communication        |
| Intro to Analyzing Financial Statements | Written Communication       |
| Making the Client Call                  |                             |

**For all ABA certificates, students have access to the curriculum for 1 year from date of purchase.**

**\*Course waived if Banking Fundamentals or Principles of Banking has been taken.**

## Retail Banking & Marketing (cont.)

### Supervisor Certificate / \$895

This certificate prepares new and potential supervisors for their emerging responsibilities with a combination of leadership and managerial skills, and by offering fresh insights on proven supervisory approaches. Courses explore ways to interview, evaluate and select employees while being mindful of legal considerations. The performance management process is reviewed in detail, with special attention placed on coaching, rewards and recognition, and corrective action. Managing employee relations is addressed through four major strategies: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. In addition, the certificate program includes a component on ethical practices in banking.

#### Required Courses

|                              |  |
|------------------------------|--|
| Banking Basics*              | Leveraging the Benefits of a Diverse Workforce |
| Building Collaborative Teams | Management Essentials                          |
| Communication Basics         | Online Communication                           |
| Empowerment                  | Presentation Skills                            |
| Employment Law               | Verbal Communication                           |
| Ethical Issues for Bankers   | Why Quality Service Matters                    |
| Managing Change              | Written Communication                          |

Estimated time to complete these 14 courses: approximately 9.5 hours

### Universal Banker Certificate / \$795

This certificate provides banking knowledge and skills needed for the fastest growing role in retail banking. Universal bankers have multi-faceted job responsibilities, ranging from minimal cash handling and basic transactions to product and service sales, and referrals to other lines of business. Coursework ranges from key product knowledge to relationship building, customer service, and expert referral skills. This certificate is designed to help new Universal Bankers cater to a changing customer mindset by being the single point of contact for walk-in customers and fulfilling sales, service and referral needs – providing new and existing customers a seamless, value-added experience.

#### Required Courses

|                                     |                             |
|-------------------------------------|-----------------------------|
| Banking Basics*                     | Online Communication        |
| Communication Basics                | Overcoming Objections       |
| Dealing Effectively with Co-workers | Presentation Skills         |
| Effective Meetings                  | Relationship Management     |
| Ethical Issues for Bankers          | Verbal Communication        |
| Managing Change                     | Why Quality Service Matters |
|                                     | Written Communication       |

Estimated time to complete these 13 courses: approximately 9 hours

### HSA Expert Certificate / \$795

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.

#### Required Courses

|                                     |   |
|-------------------------------------|---|
| Overview of Health Savings Accounts | HSA Account Administration                  |
| HSA Eligibility                     | HSA Benefits, Strategies and Best Practices |
| HSA Contributions                   | How Much Do I Know About HSAs?              |
| HSA Distributions                   |   |

Estimated time to complete these 7 courses, plus the exam: 3.5 hours.

## Wealth Management & Trust

### Certificate in Trust: Foundational / \$1,495

This certificate is designed for those who need to establish or strengthen their understanding of basic wealth management and trust principles. The Certificate in Trust: Foundational provides an introduction to estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Foundational satisfies the first of three levels of study required to sit for the exam.

#### Required Courses

|   |
|---|
| A Guide to Ethics in Fiduciary and Trust Activities |
| A Guide to Ethics in Investments                    |
| Estate and Guardian Administration                  |
| Introduction to Estate Planning                     |
| Introduction to Investment Management               |
| Introduction to IRAs                                |
| Introduction to Planning for Retirement Assets      |
| Introduction to Trust Administration                |
| Minimizing Fiduciary Risk and Litigation            |

Estimated time to complete the 9 required courses: approximately 10 hours

### Certificate in Trust: Intermediate / \$2,295

Ideal for individuals with some field experience who have mastered the concepts introduced in the foundational trust certificate. The certificate provides a more sophisticated understanding and further knowledge of the tools available to a fiduciary, covering estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Intermediate satisfies the second of three levels of study required to sit for the exam.

#### Required Courses

|   |                                |
|---|--------------------------------|
| A Guide to Ethics in Financial Planning     | Fiduciary Law                  |
| A Guide to Ethics in Tax Law & Tax Planning | Fundamentals of Life Insurance |
| Account Acceptance and Termination          | How Trusts are Taxed           |
| Basic Characteristics of a Trust            | Investment Policy              |
| Bond Selection and Analysis                 | Investment Products            |
| Discretionary Distributions                 | Stock Selection and Analysis   |
| Duties and Powers of the Trustee            | Types of Insurance             |
| Estate Planning to Achieve Client Goals     | Understanding Transfer Tax     |
| Fiduciary Income Tax                        |                                |

Estimated time to complete these 17 courses: approximately 18 hours

### Certificate in Trust: Advanced / \$2,295

For the experienced professional, this online program, provides an in-depth understanding of the fiduciary role, and prepares wealth and trust professionals to propose sophisticated solutions to complex client situations covering estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Advanced satisfies the third of three levels of study required to sit for the exam.

#### Required Courses

|  |                                  |
|--|----------------------------------|
| Asset Allocation and Portfolio Management            | Generation-Skipping Transfer Tax |
| Economics & Markets                                  | Gift Taxation                    |
| Education Planning Solutions for Minors              | Income Tax Planning              |
| Estate Planning for Charitable Giving                | Managing Life Insurance Policies |
| Estate Planning for IRAs and Qualified Plan Balances | Planning for Estate Tax          |
| Estate Planning for the Marital Deduction            | Prudent Portfolio Management     |
| Estate Planning Solutions for the Business Owner     | Special Needs Trusts             |
| Fundamentals of Alternative Investment Products      |                                  |

\*Course waived if Banking Fundamentals or Principles of Banking has been taken.

## PARTICIPANT INFORMATION

|                 |                       |  |  |                                |     |  |  |
|-----------------|-----------------------|--|--|--------------------------------|-----|--|--|
| Name            |                       |  |  | Title                          |     |  |  |
| Company Name    |                       |  |  | Phone                          |     |  |  |
| Company Address | City                  |  |  | State                          | Zip |  |  |
| Email           | Supervisor's Initials |  |  | Billing Authorization Initials |     |  |  |

## BILLING INFORMATION

|   |  |                   |  |
|---|--|-------------------|--|
| Please Bill Our Bank <input type="checkbox"/> | A Check Is Enclosed <input type="checkbox"/> | Student Signature |  |
|---|--|-------------------|--|

By submitting this registration I acknowledge that I have read and understand the refund policy and hereby grant permission to provide information on my certificate completion to the CFT representative of my organization.

| Certificate Type:                                | ABA Certificate Selection:  |  |
|--|---|--|
| <b>Business Banking &amp; Commercial Lending</b> | <input type="checkbox"/> Certificate in Business and Commercial Lending ( <b>\$600</b> )<br><input type="checkbox"/> Small Business Banker Certificate ( <b>\$595</b> )   |  |
| <b>Compliance &amp; Risk Management</b>          | <input type="checkbox"/> Certificate in BSA and AML Compliance ( <b>\$1,595</b> )<br><input type="checkbox"/> Certificate in Deposit Compliance ( <b>\$1,595</b> )<br><input type="checkbox"/> Certificate in Fraud Prevention ( <b>\$795</b> )   | <input type="checkbox"/> Certificate in Lending Compliance ( <b>\$2,195</b> )<br><input type="checkbox"/> Certificate in Operational Risk Management ( <b>\$1,595</b> )  |
| <b>Mortgage Lending</b>                          | <input type="checkbox"/> Residential Mortgage Lender Certificate ( <b>\$775</b> )   |  |
| <b>Retail Banking &amp; Marketing</b>            | <input type="checkbox"/> Bank Service Provider Certificate ( <b>\$495</b> )<br><input type="checkbox"/> Bank Teller Certificate ( <b>\$695</b> )<br><input type="checkbox"/> Branch Manager Certificate ( <b>\$1,295</b> )<br><input type="checkbox"/> Certificate of Bank Financial Management ( <b>\$2,165</b> )<br><input type="checkbox"/> Customer Service Representative Certificate ( <b>\$795</b> ) | <input type="checkbox"/> Personal Banker Certificate ( <b>\$795</b> )<br><input type="checkbox"/> Supervisor Certificate ( <b>\$895</b> )<br><input type="checkbox"/> Universal Banker Certificate ( <b>\$795</b> )<br><input type="checkbox"/> Foundational Certificate in Marketing ( <b>\$1,195</b> ) |
| <b>Wealth Management &amp; Trust</b>             | <input type="checkbox"/> Certificate in Trust: Foundational ( <b>\$1,495</b> )<br><input type="checkbox"/> Certificate in Trust: Intermediate ( <b>\$2,295</b> )<br><input type="checkbox"/> Certificate in Trust: Advanced ( <b>\$2,295</b> )  | <input type="checkbox"/> Health Savings Account (HSA) Expert Certificate ( <b>\$795</b> )  |
|  |   | <b>+ *Processing Fee</b> \$15.00   |
|  |   | <b>TOTAL</b>   |

**REFUND POLICY** | A refund is provided for written cancellations received by CFT before the start of each certificate. Once the certificate has been started, no refund will be given. All requests for cancellations or substitute registrations must be provided in writing to CFT at [sandy@cftncs.org](mailto:sandy@cftncs.org).

\* Processing fee applies to each certificate. This fee is not refundable.

## HOW TO REACH US:

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