

AIB Law and Banking: Applications

(Registration deadline is one week prior to start date)

This newly updated AIB course reflects the ways that banks do business and how they are affected by laws and regulations --- in plain English for the non-lawyer. It is devoted to the basic laws and banking regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

Price*	\$560 Nonmembers / \$455 Members (with textbook) \$445 Nonmembers / \$355 Members (without textbook**)	
Course Length	16 Weeks	
Course Credits	AIB: 3.0 ; ICB: 45 CCTS, CLBB or CRCM ; ACE: See below	
Prerequisites	<i>Law & Banking: Principles</i> is highly recommended, but not required.	
Required Software	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
Textbook**	<i>Law & Banking</i> , 2008, ABA	
Start Date/Catalog #	January 19, 2010	3005411
	May 3, 2010	3005472
	July 19, 2010	3005511

Audience

Personnel who are new to banking or require a refresher course on the legal basis for many banking services and transactions.

Learning Objectives

After successfully completing this program, you will be able to:

- Identify the laws and regulations that protect bank deposits and govern the relationship between a bank and its depositors
- Describe the legal protections provided to borrowers and the rights and responsibilities of banks when they offer credit and make loans
- Identify the laws and regulations that protect borrowers and lenders in real estate transactions and that serve the community interest
- Explain how the asset liquidation and reorganization provisions of bankruptcy law protect the interests of both debtors and creditors
- Describe the legal obligations of banks when they serve in a fiduciary capacity and when they provide insurance and securities products and services
- Discuss how the global trade and investment activities of U.S. banks are affected by both domestic and international law
- Explain laws and regulations that govern bank marketing practices

- Identify the bank safety and soundness laws that help protect bank assets, guard against deposit insurance system losses, and reduce risk in the banking system
- Explain some requirements placed on banks to report financial and customer information to government authorities and the responsibilities placed on banks to ensure safeguards when receiving, using, and disclosing customer information

Topics Covered

- Deposits
- Consumer Lending
- Real Estate Lending
- Bankruptcy
- Trust, Insurance, and Securities
- International Banking
- Marketing
- Safety and Soundness
- Information Reporting

ACE College Credit Recommendation

In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law.

** Registration for one or more courses that include accompanying textbooks will also incur a shipping & handling fee.*

*** If you already have a copy of the textbook, be sure to register using the "without textbook" option. (This textbook is used for both the Law and Banking: Applications and Law and Banking: Principles online courses. If you purchased the book for one of the courses, you should register for the second course without the textbook.)*

