

2019

Course Catalog and Schedule



CENTER FOR
FINANCIAL
TRAININGSM



Catalog and Schedule of Banking Courses

Education and Training for Bank and Credit Union Professionals

IMPORTANT MESSAGE!

For the Most Current and Complete Schedule, please check out the Schedule of Courses under the Education & Training tab on our website at cftnow.org. Our website also features Easy Online Registration and a Live Chat Help Desk!

TABLE OF CONTENTS

2	Schools and Conferences	8	Diplomas and Certificates
3	The Trainer's Took Kit	18	College-Credit Transfer
4	Webinars	19	Student Policies
6	Online Courses	21	Student Records
7	Self-Study Courses	22	Registration Form

The **Center for Financial Training (CFT)** has been in the business of training and educating bank and credit union employees for over 100 years.

CFT does not charge a membership fee, registration fees, or assessment fees. The tuition and pricing you find in this catalog, and on our website, is not subject to any additional fees.

If you have any questions about today's Center for Financial Training, please call Michael Meakem, President, at 800-795-5242 x1178 or send an e-mail to mike@cfteducation.org.

Center for Financial Training
P.O. Box 969
Norwich, CT 06360

800-795-5242
info@cftnow.org
www.cftnow.org

UPCOMING EDUCATIONAL EVENTS

Call Report Preparation 2019 Seminar

Westminster, Colorado – June 25-26, 2019

The Call Report is constantly changing, producing confusion and many questions. The seminar will provide basic training for new preparers and complete coverage of new and complex issues for experienced preparers. The Call Report seminar presentation will be in the order of the schedules, starting with the Income Statement schedules followed by all Balance Sheet schedules. New, proposed, and revised changes will be discussed with the schedules they will impact and a summary of all recent updates will be included at the end of the manual.

Commercial Lending School

Cranbury, New Jersey – Oct 28 – Nov 1, 2019

The Commercial Lending School delivers in-depth training in all facets of commercial lending, with an emphasis on financial analysis, cash flow versus profit, and loan structure. Cases emphasizing small and medium-sized companies are featured. The instruction will be led by a team of senior bankers and consultants. Case studies are used extensively, and active participation by the students is essential. The work will require study, documentation, analysis and decision making, often in small teams that will interact intensively with the instructors, both during the day and in the evening.

Federal Compliance School

**St. Louis, Missouri
November 4-7, 2019**

CFT's Annual Bank Compliance School gives you what you need to handle compliance in today's environment. You'll receive the most current information, interpretation, tools and techniques to maintain a well-documented compliance program that includes an institution-wide monitoring, audit and training program. You'll listen and talk with some of the best compliance consultants, managers, and experts in the industry.

Bank Trainers Conference

**Dallas, Texas
June 23-25, 2020**

The *Center for Financial Training* and *Total Training Solutions* are excited to host this exciting "Train-the-Trainer" event designed exclusively for bank and credit union training professionals. Nationally Recognized Keynote Speakers, Informative Breakout Sessions, a State-of-the-Art Tradeshow, and Unique Networking Events with the nation's top trainers will inspire and enlighten you!

Business Credit Analysis School

TBA – Fall 2019

Business lending can both diversify a financial institution's loan portfolio and increase its return on assets. In order to be successful in business lending, financial institutions need to have highly qualified personnel skilled in analyzing the creditworthiness of business requests. The goal of this School is to develop analytical skills. At the conclusion of the program, you will thoroughly understand and discuss subjects that need to be addressed as part of a comprehensive credit analysis report.

View Details and Register at www.cftnow.org!

THE TRAINER'S TOOL KIT

Create an Employee Development Plan

Banks and Credit Unions face the challenge each year of how to spend their training budget in a way that will not only benefit their employees, but the overall goals of the company. Managers are busy with day-to-day tasks and find it difficult to spend time directing their employees' development. Many times employees take classes that don't have any relevance to their current or desired position.

How can managers easily assist their employees in making choices that will not only benefit the employee, but the company as well? Simple, let CFT assist you in designing an Employee Development Plan (EDP). Request more info at marta@cfteducation.org.

Bring CFT Courses In-House

Virtually any course or seminar that CFT offers can be brought onsite (or delivered as a private online class) and taught to your employees at a time convenient time for your company. For certain courses, you may also purchase CFT curriculum and teach the course in-house with an internal instructor.

Hire Training Experts to Support Your Internal Training

CFT has teamed-up with Learning Dynamics to bring you the finest consultants and trainers in the Country. Our new, comprehensive, portfolio of training and consulting services is available to you in a variety of formats as shown below:

Popular Topics:

- Leadership Development
- HR and Compliance
- Sales and Service
- Business Skills
- Banking-Specific Training and Services
- Organization Development/Management Consulting

For more information on the specific programs and services available, please call 800-795-5242.

Take Time for Your Own Learning and Development

The *Center for Financial Training* and *Total Training Solutions* are excited to host the Bank Trainers Conference, an exciting "Train-the-Trainer" event designed exclusively for bank and credit union training professionals. Nationally Recognized Keynote Speakers, Informative Breakout Sessions, a State-of-the-Art Tradeshow, and Unique Networking Events with the nation's top trainers will inspire and enlighten you! May 7-9, 2019 in Atlanta. See more at www.banktrainers.com.

SAVE MONEY WITH A WEBINAR SUBSCRIPTION!

How much does your financial institution spend on webinar training each year? With a Webinar Subscription Package from CFT, we can help you greatly reduce that expense. Over 100 popular titles are offered each year, so taking advantage of this offer will certainly maximize your savings!

Webinar Subscription Levels:	Bronze	5 Credits*	\$1,250
	Silver	10 Credits*	\$2,395
	Gold	20 Credits*	\$4,495
	Platinum	50 Credits*	\$10,495
	Diamond	100 Credits*	\$19,650

You can spend your "Credits" as follows (your credits do not expire!):

- 1 Credit = One Live Webinar or One OnDemand Webinar
- 1.25 Credits = Live and OnDemand Combo or CD-ROM and OnDemand Combo
- 1.5 Credits = Live, OnDemand and CD-ROM combo

Here's a Small Sample of the 2019 Schedule!

Date	Time (CT)	Hrs	Title	Instructor
January 15, 2019	1:30 PM	2	Nailing Your Job of Head-Teller	Janice Branch
January 16, 2019	10:00 AM	2	Smart Social Media	JT Turner
January 16, 2019	1:30 PM	2	SOCIAL SECURITY BASICS	Allen McLellan
February 6, 2019	1:30 PM	2	New Accounts Documentation/Compliance - Business	Suzie Jones
February 6, 2019	10:00 AM	2	Introduction to Internal Audit	Eileen Iles
February 7, 2019	10:00 AM	1.5	Preparing a New Manager for Success	Honey Shelton
March 1, 2019	10:00 AM	2	Letters of Credit	Robin Russell
March 5, 2019	10:00 AM	2	ACH Origination and Same Day ACH	Kate Cole
March 6, 2019	1:30 PM	2	Commercial Construction Lending	Richard Hamm
April 8, 2019	1:30 PM	2	Lending to Municipalities	Robin Russell
April 9, 2019	1:30 PM	2	Business Writing for Financial Professionals	Phil Vassallo
April 11, 2019	10:00 AM	2	Reg E Five Best Practices	Susan Costonis
May 8, 2019	1:30 PM	2	Lending 101	Anne Lolley
May 15, 2019	1:30 PM	2	E-Sign for Lending	Susan Costonis
May 21, 2019	1:30 PM	1.5	Developing a Strong Enterprise-Wide Risk Assessment	Marci Malzahn
June 4, 2019	10:00 AM	2	Notary Public	Terri Thomas
June 5, 2019	1:30 PM	2	Excel Explained: Pivot Tables	David Ringstrom
June 20, 2019	10:00 AM	2	HMDA	David Dickinson
July 10, 2019	1:30 PM	2	Best-Ever Compliance Checklists for Consumer Loans	Anne Lolley
July 16, 2019	10:00 AM	2	Dealing with Subpoenas	Terri Thomas
July 18, 2019	10:00 AM	2	Fair Lending	Jerod Moyer
August 7, 2019	10:00 AM	2	Creating Effective Anti-Harassment Policies	Bob Gregg
August 13, 2019	10:00 AM	2	Call Report - Lending Schedules for Banks	Ann Thomas
August 15, 2019	1:30 PM	1.5	Vendor Management - How Model Risk Fits In	Marci Malzahn
Sept 5, 2019	10:00 AM	2	Federal Benefit Payments Garnishments	Terri Thomas
Sept 9, 2019	1:30 PM	2	Commercial Construction Lending	Richard Hamm
Sept 11, 2019	1:30 PM	2	Employment Records and How to Keep Them	Bob Gregg
October 7, 2019	1:30 PM	2	Loan Documentation for Ag Lenders	Robin Russell
October 18, 2019	10:00 AM	2	Excel Explained: Utilizing Dashboards	David Ringstrom
October 28, 2019	1:30 PM	2	Commercial & Business Lending Basics	Richard Hamm
Nov 1, 2019	10:00 AM	2	Performance Appraisals that Work	Phil Vassallo
Nov 12, 2019	1:30 PM	2	CRE Lending: Cash Flow Analysis & Cap Rates	Richard Hamm
Nov 19, 2019	10:00 AM	2	Powers of Attorney	Terri Thomas
Dec 2, 2019	1:30 PM	2	Residential Construction Lending	Richard Hamm
Dec 3, 2019	1:30 PM	2	Loan Doc 101 Part 1	Robin Russell
Dec 5, 2019	10:00 AM	2	Overdrafts	Jerod Moyer

Standard 2-Hour Webinar Pricing: Live Webinar - \$265; OnDemand Video - \$295; Live Webinar with OnDemand - \$365; CD-ROM Video - \$345; Live, OnDemand, CD-ROM - \$395. Prices shown on this page are subject to change.

GETTING STARTED AND STAYING ON COURSE

Are you ready to learn more about banking, but not sure where to begin?

Getting started with your CFT education is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is usually employer paid (please confirm your company's tuition policy with your manager or supervisor). If your goal is to earn a CFT [diploma or certificate](#), you may want to begin your studies with the [Principles of Banking](#) course. This course is a requirement of each one, and will give you a complete overview of the fundamentals of banking. Check out the Diploma and Certificate options on page 8!

Once you have registered for your first course, and selected the diploma or certificate you wish to complete (not mandatory, but highly recommended), we will monitor your progress and keep you informed of your status along the way. Your official diploma or certificate will be issued to you when you have completed the required courses and electives. It's that easy!

Why CFT is Your Best Choice for Professional Training:

- CFT specializes in education and training solutions for banks and credit unions, featuring the popular course Principles of Banking
- CFT delivers education and training in today's relevant topics, including: accounting and finance; credit and lending; management and supervision; communication skills; retail banking and teller operations; sales and service; operations and technology
- CFT offers results-oriented training with immediate on-the-job relevance
- CFT is the banking industry's leader in value and effectiveness
- CFT provides networking opportunities with leaders throughout the banking industry
- CFT programs enhance internal education programs already in place
- CFT delivers a comprehensive curriculum of more than 100 programs
- CFT diplomas and certificates, college credit, and certification credit may be earned by students
- CFT instructors are "subject matter experts" with a proven track record

CFT offers flexible scheduling options to fit every student's needs:

- Professional development seminars and webinars
- Online and Self-study courses featuring college level curriculum
- Traditional classroom setting courses, as well as customized, on-site training

How your company benefits from "The CFT Advantage":

- Improved productivity and profitability
- Improved employee retention and morale
- Increase customer satisfaction and retention
- Informed employees stay on top of compliance issues, decreasing company liability

ON-LINE COURSES

How an Online Course Works: Utilizing a website classroom and e-mail, students will read an online lecture, a chapter in their textbook, and complete an online assignment each week. The weekly assignment can be completed when convenient for the student. There are no set times for which you need to login. Quizzes and exams are also administered electronically. Tuition shown includes the textbook and is subject to change.

COURSE TITLE	START DATES	LENGTH	CREDITS	TUITION
Accounting (ACE)	7/22, 9/9, 10/7, 11/11	10 weeks	3.00	\$645.00
Analyzing Financial Statements (ACE)	7/29, 9/2, 9/30, 10/28, 12/2	10 weeks	3.00	\$645.00
Bank Secrecy Act (Self-Paced Online)	7/1, 8/5, 9/2, 10/7, 11/4, 12/2	5 weeks	0.25	\$245.00
Business Communication (ACE)	7/15, 9/16, 11/4	10 weeks	3.00	\$645.00
Business Math (ACE)	7/8, 8/19, 9/23, 11/4, 12/9	10 weeks	3.00	\$645.00
Commercial Lending (ACE)	8/5, 9/9, 10/21, 12/9	10 weeks	3.00	\$645.00
Consumer Lending (ACE)	9/9, 10/27, 11/4	10 weeks	3.00	\$645.00
Customer Service Excellence	8/19, 10/7, 11/25	8 weeks	2.00	\$575.00
Deposit Accounts and Services	7/15, 9/30, 11/18	8 weeks	2.00	\$575.00
Economics (ACE)	7/8, 9/16, 12/2	10 weeks	3.00	\$645.00
Financial Accounting (ACE)	8/12, 11/11	10 weeks	3.00	\$645.00
The Future of Business	9/2	10 weeks	3.00	\$645.00
Human Relations (ACE)	7/8, 9/16, 10/28	10 weeks	3.00	\$645.00
Human Resource Management (ACE)	7/8, 9/2, 11/25	10 weeks	3.00	\$645.00
IRA Overview (Self-Paced Online)	7/1, 8/5, 9/2, 10/7, 11/4, 12/2	5 weeks	0.25	\$245.00
Law and Banking: Applications (ACE)	7/8, 9/9, 11/25	10 weeks	3.00	\$645.00
Law and Banking: Principles (ACE)	7/29, 9/2, 11/11	10 weeks	3.00	\$645.00
Leading Your People to Success	9/2, 12/9	8 weeks	2.00	\$575.00
Management (ACE)	7/8, 9/30	10 weeks	3.00	\$645.00
Marketing (ACE)	7/15, 9/2, 9/30, 11/4, 12/2	10 weeks	3.00	\$645.00
Money and Banking (ACE)	6/24, 7/8, 9/9, 11/4	10 weeks	3.00	\$645.00
Organizational Behavior (ACE)	7/22, 10/21	10 weeks	3.00	\$645.00
Principles of Banking (ACE)	6/24, 7/22, 8/5, 8/19, 9/2	10 weeks	3.00	\$645.00
Real Estate Appraisal (ACE)	9/2, 12/2	10 weeks	3.00	\$645.00
Real Estate Finance (ACE)	10/7	10 weeks	3.00	\$645.00
Real Estate Law (ACE)	10/21	10 weeks	3.00	\$645.00
Residential Mortgage Lending (ACE)	7/8, 9/9, 10/28, 12/9	10 weeks	3.00	\$645.00
Selling Fundamentals	7/22, 9/16, 11/11	10 weeks	3.00	\$645.00
Statistics (ACE)	10/14	10 weeks	3.00	\$645.00
Supervision (ACE)	7/15, 9/16, 11/11	10 weeks	3.00	\$645.00
Teller Operations	7/22, 10/21	8 weeks	2.00	\$575.00

ACE – The American Council on Education has evaluated and recommended college credit for this course.

GUIDED SELF-STUDY COURSES

How A Self-Study Course Works: You may register for and begin a Guided Self-Study Course at any time throughout the year. You will be required to study on your own; however, you will have an instructor only an email or telephone call away. Upon registering for a three credit course, you will be mailed a textbook, a syllabus outlining your course, and your first of two open-book quizzes. Your exams will be proctored by an officer or manager at your financial institution. If you are registering for a guided self-study class with less than three credits, you will be sent everything you need to complete the course, including a syllabus outlining your course. Courses with less than three credits are open book; therefore, proctors are not needed for exams. For all guided self-study courses, an advisor at the CFT office will keep in touch with you to provide additional assistance to help keep you on schedule. Upon satisfactory completion of your course, you will receive your grade and the appropriate credits for the course. If you have questions about CFT's Online or Guided Self-Study courses, please call 800-795-5242. Students are given up to 4 months to complete a 3.00 credit course, 3 months for a 2.00 credit course, and 1 month for a 0.25 credit course. Tuition shown includes the textbook and is subject to change.

Course Title	Credits	Tuition	ACE
Accounting	3.00	\$645.00	X
Accounting Basics	3.00	\$645.00	
Advertising	3.00	\$645.00	
Agricultural Lending	3.00	\$645.00	
Analyzing Financial Statements	3.00	\$645.00	X
Bank Management	3.00	\$645.00	
Business Communication	3.00	\$645.00	X
Business Ethics	2.00	\$575.00	
Business Math	3.00	\$645.00	X
Commercial Lending	3.00	\$645.00	X
Communication Skills for Business	2.00	\$575.00	
Consumer Lending	3.00	\$645.00	X
Customer Service Excellence	2.00	\$575.00	
Customer Service Innovation	2.00	\$575.00	
e-Commerce	3.00	\$645.00	
Economics	3.00	\$645.00	X
Effective Business Writing	2.00	\$575.00	
Employment & Labor Law	3.00	\$645.00	
Financial Markets and Institutions	3.00	\$645.00	
Financial Planning	3.00	\$645.00	
Fraud Examination	3.00	\$645.00	
Human Relations	3.00	\$645.00	X
Human Resource Development	3.00	\$645.00	
Human Resource Management	3.00	\$645.00	X
Human Resource Selection	3.00	\$645.00	
International Financial Management	3.00	\$645.00	
Interviewing and Hiring Techniques	0.25	\$395.00	
Law and Banking: Applications	3.00	\$645.00	X
Law and Banking: Principles	3.00	\$645.00	X
Leading Your People to Success	2.00	\$575.00	
Management	3.00	\$645.00	X
Managing Change	2.00	\$575.00	
Managing Performance & Productivity	2.00	\$575.00	
Marketing	3.00	\$645.00	X
Money and Banking	3.00	\$645.00	X
Motivating Your Staff	0.25	\$395.00	
Organizational Behavior	3.00	\$645.00	X
Principles of Banking	3.00	\$645.00	X
Project Management	2.00	\$575.00	
Project Management: Product Development	3.00	\$645.00	
Project Management: Managerial Process	3.00	\$645.00	
Real Estate Appraisal	3.00	\$645.00	X
Real Estate Finance	3.00	\$645.00	X
Real Estate Law	3.00	\$645.00	X
Residential Mortgage Lending	3.00	\$645.00	X
Sales Excellence	2.00	\$575.00	
Selling Fundamentals	3.00	\$645.00	
Statistics	3.00	\$645.00	X
Supervision	3.00	\$645.00	X
Teller Operations	2.00	\$575.00	
The 21st Century Supervisor	2.00	\$575.00	
The Future of Business	3.00	\$645.00	
Wills, Trusts, and Estate Administration	3.00	\$645.00	

ACE – The American Council on Education has evaluated and recommended college credit for this course.

CAREER-FOCUSED DIPLOMAS AND CERTIFICATES

The Center for Financial Training currently offers twenty-three (23) nationally-recognized diplomas and certificates, with concentrations in key areas of the financial services industry. These career learning tracks are designed for employees of banks, credit unions, and other financial service companies. For more information, including the course requirements for each of these diplomas and certificates, please visit our website at www.cftnow.org or contact Marta Carey at 800-795-5242 x1179 or marta@cfteducation.org.

Introduction to Financial Services Certificate (p. 9)
General Financial Services Diploma (p. 9)
Advanced Financial Services Diploma (p. 9)

Introduction to Accounting Certificate (p. 10)
Introduction to Financial Services Operations Certificate (p. 10)
Financial Services Operations Diploma (p. 10)

Introduction to Credit Analysis Certificate (p. 11)
Introduction to Lending Certificate (p. 11)
Real Estate Lending Diploma (p. 12)
Consumer Lending Diploma (p. 12)
Commercial Lending Diploma (p. 12)
Agricultural Lending Diploma (p. 12)

Introduction to Human Resources Certificate (p. 13)
Introduction to Supervision Certificate (p. 13)

Financial Services Management Diploma (p. 14)
Project Management Diploma (p. 14)

Professional Teller Certificate (p. 15)
Universal Banker Certificate (p. 15)
Universal Banker Diploma (p. 15)

Introduction to Financial Services Marketing Certificate (p. 16)
Financial Services Marketing Diploma (p. 16)

Introduction to Sales and Service Certificate (p. 17)
Sales and Service Management Diploma (p. 17)

Diploma Requirements and Eligibility:

- All required and elective courses must be completed with a passing grade (D or better) and the student's overall grade point average (GPA) must be 2.00 or higher.
- All courses must carry a minimum of 2.00 credits unless otherwise noted in the specific diploma and certificate requirements.
- You can transfer up to half of the course credits needed for each diploma or certificate from a college, university, or other educational organization. CFT will also consider awarding credit for other training programs (including internal training) on a case-by-case basis.
- You can complete the requirements of your diploma and certificate at a pace that suits your schedule and the courses can be completed in any order you choose.
- In order to keep pace with the ever-changing financial services landscape, it becomes necessary to revise the requirements of certain diplomas and certificates from time to time. However, once you have begun the process of completing the requirements for a specific CFT diploma or certificate, you can continue to do so right through to completion, under the requirement guidelines you started with.

You can earn the necessary credits to achieve these diplomas and certificates through a variety of options:

Instructor-Facilitated On-line Courses

Any Day/Any Time of the Week Format Make Taking a Class More Convenient Than Ever.

Guided Self-Study Courses

Work at Your Own Pace – You Decide Where and When to Complete the Course Work.

Traditional Classroom Courses

Spring and Fall Semesters Provide You with Many Options to Continue Your Education.

Seminars, Webinars and Workshops

Timely Topics Offered in Half-day, One-Day, Multiple-Day and Evening Formats.

College Credit Transfer and Internal Training Credit

You Can Transfer Your College Credits to CFT and CFT Can Award Credit for Internal Training.

Financial Services Overview Certificate and Diploma Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is quite often employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRO TO FINANCIAL SERVICES CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an introductory knowledge of the financial services industry.

Required Courses:

- Principles of Banking
- Economics
- Law and Banking: Applications OR Law and Banking: Principles
- Marketing
- Business Math
- Customer Service Excellence OR Customer Service Innovation

GENERAL FINANCIAL SERVICES DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain both general knowledge and specific competencies that establish a foundation for a successful career in the financial services industry.

Required Courses:

All of the requirements as shown above for the Intro to Financial Services Certificate, PLUS:

- Accounting OR Financial Accounting OR Accounting Basics
- Money and Banking

ADVANCED FINANCIAL SERVICES DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain specific competencies and in-depth knowledge to establish a foundation for a successful career in the financial services industry.

Required Courses:

All of the requirements as shown above for the General Financial Services Diploma, PLUS:

- Analyzing Financial Statements
- Business Communication
- Selling Fundamentals OR Sales Excellence

And any two of the following:

- Consumer Lending
- Commercial Lending
- Residential Mortgage Lending
- Agricultural Lending
- Business Ethics

SPECIAL OPPORTUNITY:

Students who earn the Advanced Financial Services Diploma are encouraged to continue their education with the NEW ENGLAND COLLEGE OF BUSINESS and receive a 25% tuition grant toward an Associate's, Bachelor's, or Master's degree! See details at www.cftnow.org!

Accounting and Operations Certificate and Diploma Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is frequently employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRODUCTION TO ACCOUNTING CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will further their accounting education and gain an introductory knowledge of the accounting function.

Required Courses:

- Principles of Banking
- Accounting
- Business Math
- Business Communication
- Financial Accounting

PLUS one of the following:

- Statistics
- Economics

INTRO TO FINANCIAL SERVICES OPERATIONS CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an introductory knowledge of financial services operations.

Required Courses:

- Principles of Banking
- Law and Banking: Applications OR Law and Banking: Principles
- Business Math
- Deposit Accounts & Services
- Business Communication

FINANCIAL SERVICES OPERATIONS DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an in-depth knowledge of financial services for a successful financial services operations career.

Required Courses:

- Principles of Banking
- Law and Banking: Applications OR Law and Banking: Principles
- Business Math
- Deposit Accounts & Services
- Business Communication
- Customer Service Innovation OR Customer Service Excellence
- Accounting OR Financial Accounting OR Accounting Basics
- Economics
- Money and Banking
- IRA Overview (minimum 1/4 credit)
- Electronic Funds Transfer Act (minimum 1/4 credit)

Credit and Lending Certificate Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is typically employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRO TO CREDIT ANALYSIS CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain the lending concepts and skills necessary to be an effective credit analyst.

Required Courses:

- Principles of Banking
- Accounting OR Financial Accounting OR Accounting Basics
- Analyzing Financial Statements
- Commercial Lending
- Economics

Plus one of the following:

- Business Math
- Money and Banking
- Real Estate Law

INTRO TO LENDING CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain the basic lending concepts necessary to understand the lending function.

Required Courses:

- Principles of Banking
- Accounting OR Financial Accounting OR Accounting Basics
- Analyzing Financial Statements
- Marketing
- Economics

Plus one of the following:

- Consumer Lending
- Residential Mortgage Lending
- Commercial Lending
- Agricultural Lending

Certificate Requirements and Eligibility:

- All required and elective courses must be completed with a passing grade (D or better) and the student's overall grade point average (GPA) must be 2.00 or higher.
- All courses must carry a minimum of 2.00 credits unless otherwise noted in the specific diploma and certificate requirements.
- You can transfer up to half of the course credits needed for each diploma or certificate from a college, university, or other educational organization. CFT will also consider awarding credit for other training programs (including internal training) on a case-by-case basis.
- You can complete the requirements of your diploma and certificate at a pace that suits your schedule and the courses can be completed in any order you choose.
- In order to keep pace with the ever-changing financial services landscape, it becomes necessary to revise the requirements of certain diplomas and certificates from time to time. However, once you have begun the process of completing the requirements for a specific CFT diploma or certificate, you can continue to do so right through to completion, under the requirement guidelines you started with.

Credit and Lending Diploma Tracks

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an in-depth knowledge of the lending function for the foundation of a successful lending career.

Required Courses for Each of the Lending Diplomas Listed Below:

- Principles of Banking
- Economics
- Law and Banking: Applications OR Law and Banking: Principles
- Business Math
- Customer Service Excellence OR Customer Service Innovation
- Accounting OR Financial Accounting OR Accounting Basics
- Money and Banking
- Business Communication
- Selling Fundamentals OR Sales Excellence

CONSUMER LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, PLUS:

- Consumer Lending
- Marketing

REAL ESTATE LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, PLUS:

- Residential Mortgage Lending
- Real Estate Law
- Real Estate Finance
- Real Estate Appraisal

COMMERCIAL LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, PLUS:

- Commercial Lending
- Real Estate Appraisal
- Real Estate Finance
- Analyzing Financial Statements

AGRICULTURAL LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, PLUS:

- Agricultural Lending
- Commercial Lending
- Real Estate Finance
- Analyzing Financial Statements

Instructor-Facilitated On-line Courses

Any Day/Any Time of the Week Format Make Taking a Class More Convenient Than Ever.

Guided Self-Study Courses

Work at Your Own Pace – You Decide Where and When to Complete the Course Work.

Human Resources and Supervision Certificate Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is oftentimes employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRO TO HUMAN RESOURCES CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an introductory knowledge of the human resources function.

Required Courses:

- Principles of Banking
- Business Communication
- Human Resource Management
- Human Relations

Plus any two of the following:

- Human Resource Development
- Human Resource Selection
- Employment & Labor Law
- Organizational Behavior

INTRO TO SUPERVISION CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain the supervisory concepts and skills necessary to be an effective supervisor.

Required Courses:

- Principles of Banking
- Business Communication
- Customer Service Innovation OR Customer Service Excellence
- Supervision
- Leading Your People to Success
- Human Relations

Plus any two of the following:

- Business Ethics
- Interviewing and Hiring Techniques (minimum 1/4 credit)
- Human Resource Management
- Managing Change
- Managing Performance & Productivity (minimum 1 credit)
- Management
- Motivating Your Staff (minimum 1/4 credit)

Getting started with your CFT education is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is usually employer paid (please confirm your company's tuition policy with your manager or supervisor). If your goal is to earn a CFT diploma or certificate, you may want to begin your studies with the Principles of Banking course. This course is a requirement of each one, and will give you a complete overview of the fundamentals of banking.

Management and Project Management Diploma Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is quite often employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

FINANCIAL SERVICES MANAGEMENT DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain the management concepts and skills necessary to be an effective manager.

Required Courses:

- Principles of Banking
- Organizational Behavior
- Human Relations
- Human Resource Selection OR Human Resource Management
- Business Communication
- Marketing
- Management
- Economics
- The Future of Business
- Bank Management

Plus any two of the following:

- Accounting
- Financial Accounting
- Business Math
- Fraud Examination
- Business Ethics

PROJECT MANAGEMENT DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain the management concepts and skills necessary to be an effective project manager.

Required Courses:

- Principles of Banking
- Marketing
- Human Relations
- Business Communication
- Managing Change
- The Future of Business
- Project Management
- Project Management: New Product Development
- Project Management: The Managerial Process

Plus any two of the following:

- Human Resource Management
- Management
- Organizational Behavior
- Bank Management

Professional Teller and Universal Banker Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is oftentimes employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

PROFESSIONAL TELLER CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will further their teller education and gain a general knowledge of financial services for a successful Teller career.

Required Courses:

- Principles of Banking
- Business Math
- Customer Service Excellence OR Customer Service Innovation
- Teller Operations
- Marketing
- Selling Fundamentals OR Sales Excellence
- Business Communication
- Deposit Accounts and Services
- Bank Secrecy Act (minimum 1/4 credit)

UNIVERSAL BANKER CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will further their banker education and gain a general knowledge of financial services for a successful Universal Banker career.

Required Courses:

- Principles of Banking
- Human Relations
- Selling Fundamentals
- Business Math
- Business Communication
- Customer Service Excellence
- Bank Secrecy Act (minimum 1/4 credit)
- Deposit Accounts and Services
- Teller Operations

UNIVERSAL BANKER DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will further their banker education and gain an in-depth knowledge of financial services for a successful Universal Banker career.

Required Courses:

All of the courses shown above and required for the Universal Banker Certificate, PLUS:

- Consumer Lending
- Residential Mortgage Lending
- Sales Excellence
- Business Ethics
- Customer Service Innovation
- Marketing
- Motivating Your Staff (min 1/4/ credit)
- Managing Change

Bank Marketing Diploma and Certificate Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is typically employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRO TO FINANCIAL SERVICES MARKETING CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will further their marketing education and gain an introductory knowledge of the marketing function.

Required Courses:

- Principles of Banking
- Marketing
- Selling Fundamentals OR Sales Excellence
- eCommerce
- Business Communication
- Business Ethics

FINANCIAL SERVICES MARKETING DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain an in-depth knowledge of financial services marketing for a successful career in the services marketing field.

Required Courses:

All of the requirements as shown above for the Intro to Financial Services Marketing Certificate, PLUS:

- Advertising
- Law and Banking: Applications OR Law and Banking: Principles
- Management
- Economics

And one of the following:

- Accounting
- Financial Accounting
- Business Math
- Statistics

Diploma Requirements and Eligibility:

- All required and elective courses must be completed with a passing grade (D or better) and the student's overall grade point average (GPA) must be 2.00 or higher.
- All courses must carry a minimum of 2.00 credits unless otherwise noted in the specific diploma and certificate requirements.
- You can transfer up to half of the course credits needed for each diploma or certificate from a college, university, or other educational organization. CFT will also consider awarding credit for other training programs (including internal training) on a case-by-case basis.
- You can complete the requirements of your diploma and certificate at a pace that suits your schedule and the courses can be completed in any order you choose.
- In order to keep pace with the ever-changing financial services landscape, it is necessary for CFT to revise the course requirements of certain diplomas and certificates from time to time. However, once you have begun the process of completing the requirements for a specific CFT diploma or certificate, you can continue to do so right through to completion, under the requirement guidelines you started with.

Sales and Service Diploma and Certificate Tracks

Getting started on a Diploma or Certificate is as easy as registering for your first course. There are no registration fees or application fees and CFT tuition is typically employer paid (please confirm your company's tuition policy with your manager or supervisor). We suggest beginning your studies with the Principles of Banking course, but you can take the required courses in any order.

INTRODUCTION TO SALES AND SERVICE CERTIFICATE

Upon successful completion of the following CFT courses (or a course equivalent), students will gain a general knowledge of sales and service for a successful career in financial services.

Required Courses:

- Principles of Banking
- Sales Excellence
- Selling Fundamentals
- Customer Service Excellence
- Customer Service Innovation
- Marketing
- Business Communication
- Bank Secrecy Act (minimum 1/4 credit)

Plus one of the following:

- Commercial Lending
- Consumer Lending
- Residential Mortgage Lending
- Deposit Accounts & Services
- Teller Operations

SALES AND SERVICE MANAGEMENT DIPLOMA

Upon successful completion of the following CFT courses (or a course equivalent), students will gain a general knowledge of Sales and Service Management for a successful career in financial services.

Required Courses:

- Principles of Banking
- Sales Excellence
- Selling Fundamentals
- Customer Service Excellence
- Customer Service Innovation
- Marketing
- Business Communication
- Bank Secrecy Act (minimum 1/4 credit)
- Supervision
- Management
- Bank Management
- Human Relations
- Managing Change

Plus two of the following:

- Commercial Lending
- Consumer Lending
- Residential Mortgage Lending
- Deposit Accounts & Services
- Teller Operations
- Wills, Trust and Estate Administration
- Financial Planning
- Business Ethics

TRANSFERRING CFT COURSES TO A COLLEGE

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and recommended **college credit for the following twenty-three (23) CFT courses**. The American Council on Education, the major coordinating body for all the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives.

CFT Course Title	Credits	ACE CREDIT Transfer Value
Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Analyzing Financial Statements	3.00 credits	Lower division baccalaureate/associate degree category
Business Communication	3.00 credits	Lower division baccalaureate/associate degree category
Business Math	3.00 credits	Lower division baccalaureate/associate degree category
Commercial Lending	3.00 credits	Lower division baccalaureate degree category
Consumer Lending	3.00 credits	Upper division baccalaureate degree category
Economics	3.00 credits	Lower division baccalaureate/associate degree category
Financial Accounting	3.00 credits	Lower division baccalaureate/associate degree category
Human Relations	3.00 credits	Lower division baccalaureate/associate degree category
Human Resource Management	3.00 credits	Lower division baccalaureate degree category
Law and Banking: Applications	3.00 credits	Upper division baccalaureate degree category
Law and Banking: Principles	3.00 credits	Lower division baccalaureate/associate degree category
Management	3.00 credits	Upper and lower division baccalaureate/associate degree category
Marketing	3.00 credits	Upper division baccalaureate degree category
Money and Banking	3.00 credits	Upper and lower division baccalaureate/associate degree category
Organizational Behavior	3.00 credits	Lower division baccalaureate/associate degree category
Principles of Banking	3.00 credits	Upper division baccalaureate degree category
Real Estate Appraisal	3.00 credits	Lower division baccalaureate/associate degree category
Real Estate Finance	3.00 credits	Lower division baccalaureate/associate degree category
Real Estate Law	3.00 credits	Lower division baccalaureate/associate degree category
Residential Mortgage Lending	3.00 credits	Upper division baccalaureate degree category
Statistics	3.00 credits	Lower division baccalaureate/associate degree category
Supervision	3.00 credits	Lower division baccalaureate/associate degree category

These CFT courses will carry the same ACE college credit transfer recommendation, whether taken via classroom, online, or guided self-study.

ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

CFT educational programs deliver real value and industry-specific training to employees in the financial services community. CFT curriculum often ties directly to the financial institution's corporate training. The American Council on Education's (ACE) College Credit Recommendation Service provides the added value of credit toward a college degree. Students who successfully complete ACE-evaluated CFT courses are able to have college credit recommendations from the ACE Transcript Service, a central national database, submitted to various institutions of higher learning for consideration.

In addition to the ACE CREDIT transfer recommendations, CFT has transfer credit agreements with several local colleges and universities. These agreements detail exactly which CFT course credits will be accepted, and to which college courses they will be applied. Students will find business and banking related degree programs at these colleges that will complement their CFT course work.

For more information on CFT's diplomas and certificates, the American Council on Education college credit transfer recommendations, and **affiliated college degree programs**, please call 800-795-5242 x1176, send an e-mail to deb@cfteducation.org, or visit www.cftnow.org.

STUDENT POLICIES

Code of Ethics and Conduct

The Center for Financial Training recognizes that it takes more than quality education and a commitment to the financial services industry to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain the high level of customer retention and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone - staff, volunteers, students, instructors, and all other individuals and organizations - involved with CFT.

Academic Integrity

CFT strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, helping others to commit dishonest acts, etc., and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences. Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of an appropriate office official immediately, for prompt investigation, review, and action.

CFT Grading System

The Center for Financial Training uses an official letter grading system for courses eligible for awarding credit. Letter grades are awarded as follows:

A = (90-100) Superior
B = (80-89) Excellent
C = (70-79) Satisfactory
D = (60-69) Lowest Passing
F = (< 60) Failing
I = Incomplete (If the work is not completed within one month of the conclusion of the course, the "I" automatically becomes an "F".)
P = Passing (This grade is used for programs of less than two credits, for which the letter grading system is inappropriate.)
T = College Credit (This grade is recorded for transfer credit from accredited colleges and universities.)
W = Withdrawal (An "F" will be recorded by the CFT office if the student has not withdrawn in writing.)

Non-Discrimination Clause

The Center for Financial Training does not discriminate in its educational and employment policies on the basis of race, color, creed, religion, national/ethnic origin, sex, sexual orientation, gender identity and expression, genetic information, age, disability, or service in the military or other uniformed services.

STUDENT ACADEMIC RECORDS

The Center for Financial Training follows a strict confidentiality policy regarding CFT student records. All requests for CFT student records must be in writing from the student. The one exception to this requirement is for the appropriate representative at the student's financial institution to receive the student's grade upon the completion of classes, and periodically receive transcript information on employees for personnel files. Students sign an authorization to release this information to their employer when they register for a CFT course. Following are the types of recordkeeping services available from the Center for Financial Training:

Student Transcripts

The Center for Financial Training maintains all student records on a permanent file at the CFT office. Students who wish to obtain a copy of their CFT student records should complete the Center for Financial Training Recordkeeping Services Request Form found on page 21. Most colleges and universities require an official transcript when students request a transfer of CFT credit. An official transcript costs \$10.00 and includes an unofficial copy to the student. The official transcript fee, along with the Recordkeeping Services Request Form, must be mailed to the CFT office.

Transfer Credit Evaluation

CFT accepts transfer college credits from most colleges and universities, and can award credit for a variety of other training programs students have taken outside of CFT. In order to receive transfer credit into a CFT student's record, students will need to complete the Center for Financial Training Recordkeeping Services Request Form (p. 21), and forward it to the Center for Financial Training office, along with the \$30.00 transfer credit evaluation fee. Please instruct your college to send your official transcript directly to the CFT office. Upon completion of the transfer credit evaluation by the Center for Financial Training, students will receive a CFT transcript reflecting which college credits were accepted into their CFT student record.

Diploma and Certificate Eligibility

Diplomas and Certificates are issued each Spring to eligible students. To confirm and request a diploma or certificate at any other time, please complete the Student Recordkeeping Services request form on page 21.

Diploma or Certificate Replacement

The fee to replace a lost CFT diploma or certificate is \$10.00. To request a replacement diploma or certificate please complete the Student Recordkeeping Services request form on page 21.

Student Request for Recordkeeping Services Form

A copy of the Recordkeeping Services Request Form can be found on page 21. Please make copies of this form as needed, or call the CFT office at 800-795-5242, and we will mail or fax one to you. You can also obtain the Recordkeeping Services Request Form on our website located at www.cftnow.org.

COURSE WITHDRAWAL FEES AND POLICIES

The Center for Financial Training requires all students who enroll in CFT courses to sign a registration form which states that they have read and understand the CFT withdrawal policy. Students who must withdraw from a CFT course should submit a completed Course Withdrawal Form to the CFT office. Employers may seek reimbursement from students who incur withdrawal charges.

Instructor Facilitated Online Course Withdrawal Policy

A student who must withdraw from a CFT instructor-led on-line course must submit a completed Course Withdrawal Form. Students who withdraw 7 days or more before the start date of class are not subject to a withdrawal fee or tuition charge. Students who withdraw between 6 days before the class begins and 10 business days from the start date will be responsible for a withdrawal fee of \$125.00 plus book cost (if applicable) unless the book is returned in new condition within 7 days of the withdrawal. A student who withdraws after 10 business days from the start date will be responsible for the full class tuition.

Guided Self-Study Course Withdrawal Policy

A student wishing to withdraw from a Guided Self-Study Course must submit a Course Withdrawal Form within seven days of the course start date in order to receive a refund, less a \$125.00 per course withdrawal fee. The student is also responsible for the book cost unless the book is returned in new condition within seven days of the withdrawal. There will be no refunds given after the seven-day period. All students who withdraw after the initial seven-day period will be responsible for the full tuition amount, and must submit a completed Course Withdrawal Form in order to receive a course grade of "W" rather than an "F".

A one-time extension of 60 days may be granted to Guided Self-Study students on an individual basis. All requests for extensions must be made in writing prior to the scheduled ending date of the program. A \$100.00 extension fee will be due and payable by the student before an extension becomes official.

Seminar and Specialty School Withdrawal Policy

Cancellations received at least seven days prior to the scheduled program date will receive a full refund or a credit toward a future CFT seminar/school. Cancellations received less than seven days prior to the scheduled program date will not receive a refund or a credit. Substitutions may be made at any time. No-shows will be charged the full amount due.

Center for Financial Training Recordkeeping Services Request Form

STUDENT NAME: _____

LAST 4 DIGITS OF SS#: _____

EMPLOYER NAME: _____

MAILING ADDRESS: _____

BUSINESS PHONE: _____

E-MAIL ADDRESS: _____

HOME ADDRESS: _____

HOME/CELL PHONE: _____

PLEASE CHECK DESIRED SERVICE(S):

- () Official Transcript (will be mailed directly to the college) Fee \$10.00
(includes an unofficial copy to the student)

Please send my transcript to the following school:

School Name: _____
 Attention: _____
 Address: _____

- () Transfer Credit Evaluation Fee \$30.00
 _____ I have requested that _____ mail my transcript directly to CFT.
(college or university)
- () Unofficial Transcript Fee no charge
- () Completed Diploma/Certificate Request Fee no charge

(Diploma or Certificate Title)
- () Diploma/Certificate Replacement Fee \$10.00

(Diploma or Certificate Title)
- () Webinar Credit Request - Webinar Title: _____ Fee \$15.00

PLEASE SEND THE ABOVE ITEM(S) TO MY: (CIRCLE ONE) HOME WORK

SIGNATURE _____ DATE _____

PLEASE SEND COMPLETED FORM TO: DEBORAH RONDEAU - CENTER FOR FINANCIAL TRAINING
 Fax: 860-823-1410 e-Mail: deb@cfteducation.org Mail: 490 Barlow Cemetery Rd, Woodstock, CT 06281

Pay by Credit Card at www.cftnow.org or call 800-795-5242 x1176. Make Checks Payable to Center for Financial Training. Fees shown are subject to change.

CFT COURSE REGISTRATION FORM

Please know that you also have the option of registering online at www.cftnow.org.

Name _____ Last 4 Digits of SSN _____
 First MI Last

Company Name _____
Co. Street Address _____ (No P.O. Box numbers please)
City/State/Zip _____
Direct Work Phone # _____
Work Fax # _____
E-Mail Address _____ (required for online courses and course confirmations)
Home/Cell Phone # _____

COURSE SELECTION #1

Course Type (circle one): Guided Self-Study Instructor-Led Online Webinar School/Conference

Course Title _____

Start Date _____ (leave blank for Self-Study Course)

COURSE SELECTION #2

Course Type (circle one): Guided Self-Study Instructor-Led Online Webinar School/Conference

Course Title _____

Start Date _____ (leave blank for Self-Study Course)

STUDENT DISCLOSURES

I acknowledge that I have read the withdrawal policy and academic integrity statement fully understand their meaning. I authorize the Center for Financial Training to release my grades and course progress to the appropriate representative at my company and share educational information with me via e-mail. I understand that if I fail to meet the tuition reimbursement requirements of my company, I will be held personally responsible for tuition and fees to my company and/or CFT, as well as any fees associated with the collection of these balances.

Student Signature _____ Date _____

Authorization _____ Date _____

Payment Options: ___ Bill My Employer ___ Check Enclosed ___ Credit Card (Register Online or Call 800# below)

Center for Financial Training
Attn: Course Registrations
P.O. Box 969
Norwich, CT 06360

Phone: (800) 795-5242
Fax: (860) 823-1410
Email: info@cfteducation.org



Industry-Focused Education for Banks and Credit Unions

P.O. Box 969
Norwich, CT 06360

2019 Course Catalog and Schedule!