



ICBA Certification Programs

ICBA certification programs are designed to raise the standards of professionalism in the community banking industry and give consumers a consistent stamp of approval to look for when selecting a banker.

ICBA offers nine certification programs through its Community Banker University® Institutes.



ICBA AUDIT INSTITUTESM

Certified Community Bank Internal Auditor (CCBIA)

Earners of the Certified Community Bank Internal Auditor (CCBIA) certification have demonstrated their ability to establish and maintain an effective internal audit function within their bank. They are competent in areas such as defining risk and establishing a risk framework, assessing risk, developing the frequency, scope, timing, budgeting and staffing of the audit plan, designing and executing an audit program, auditing assets, liabilities and operations, as well as auditing bank information systems.



ICBA BANK SECURITY INSTITUTESM

Certified Community Bank Security Officer (CCBSO)

Earners of the Certified Community Bank Security Officer (CCBSO) certification have demonstrated mastery of the skills needed to develop and administer an institution-wide bank security program. This includes knowledge of bank security regulations and strategies to discover, investigate, and report internal fraud. CCBSOs are prepared to defuse hostile people, conduct a physical security and risk assessment, introduce crime prevention techniques, provide physical security within the bank environment, detect possible issues of fraud, report to the board, and more.



ICBA BSA/AML INSTITUTESM

Certified BSA/AML Professional (CBAP)

Earners of the Certified BSA/AML Professional (CBAP) designation understand the primary requirements of each segment of the Bank Security Act/Anti-Money Laundering law and have demonstrated that they possess the in-depth knowledge required to manage and audit the BSA/AML function in their bank. CBAPs possess comprehensive knowledge of techniques to improve BSA risk assessment, customer identification requirements, customer due diligence, beneficial ownership, and high-risk customer monitoring. The CBAP is knowledgeable of CTR and SAR forms and can identify when it is necessary to file them.



ICBA COMMERCIAL LENDING INSTITUTESM

Certified Commercial Loan Officer (CCLO)

Earners of the Certified Commercial Loan Officer (CCLO) certification have demonstrated their ability to exercise sound analytical and decision-making techniques to make credit decisions and assess the borrower's ability to repay. The CCLO is skilled at developing customer relations, qualifying customers, collecting information, and making lending decisions based on financial statements and cash flow analysis. The CCLO thoroughly understands loan documentation and regulatory and legal issues involved with the lending process.

**ICBA COMPLIANCE INSTITUTESM****Certified Community Bank Compliance Officer (CCBCO)**

The Certified Community Bank Compliance Officer (CCBCO) certification is a hallmark of competency in bank compliance. Earners of this designation have demonstrated an understanding of the key requirements that are necessary to effectively develop, implement, and monitor a bank compliance program based on regulatory guidelines. CCBCOs are well-versed in all areas of regulatory compliance, including TRID, high-cost lending, UDAAP, HMDA, RESPA, Fair Housing Act, Consumer Privacy, Reg GG, E-Sign Act, Right to Financial Privacy, marketing and advertising, and more.

**ICBA CONSUMER LENDING INSTITUTESM****Certified Community Bank Consumer Lender (CCBCL)**

Earners of the Certified Community Bank Consumer Lender (CCBCL) certification have the skills required to make informed credit decisions and can accurately evaluate a consumer loan request. The CCBCL is knowledgeable of the application process, credit report analysis, financial statement analysis, credit analysis, loan structure, compliance and collections, documentation procedures, closing the loan and more.

**ICBA CREDIT ANALYST INSTITUTESM****Certified Community Bank Credit Analyst (CCBCA)**

Earners of the Certified Community Bank Credit Analyst (CCBCA) certification have developed the financial analysis skills that are vital to a community bank's overall lending success. The CCBCA is well versed in critical credit analysis skills such as overall business risk, legal liability, and customer relationship needs. They can adeptly identify key strengths and weaknesses of a credit request and stay ahead of potential compliance exposures in a credit portfolio.

**ICBA COMMUNITY BANK IT INSTITUTESM****Certified Community Bank Technology Officer (CCBTO)**

Earners of the Certified Community Bank Technology Officer (CCBTO) certification have developed the knowledge and skillset to manage and maximize bank technology investments to increase efficiency, improve service capabilities, and better safeguard bank customers. CCBTOs are entrusted with strengthening IT security capabilities, developing operational efficiencies, vendor management, business continuity solutions, and enhancing social marketing capabilities.

**ICBA RISK MANAGEMENT INSTITUTESM****Certified Community Bank Risk Specialist (CCBRS)**

Earners of the Certified Community Bank Risk Specialist (CCBRS) certification possess the skills to successfully implement an enterprise risk management program in the bank. They are prepared to manage risk management strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk and legal risk allowing for practical strategies for risk mitigation and risk management success.

Visit www.icba.org/certification for Institute dates, location, and pricing.