

REFERENCE LISTING

OVERVIEW This Appendix includes outstanding memoranda regarding compliance, CRA and Fair Lending matters issued by the Division of Supervision (DOS) and the Division of Compliance and Consumer Affairs (DCA), beginning in August 1994 when DCA was established as a separate division. Additionally, Financial Institution Letters addressing compliance, CRA, and Fair Lending are also included as well as any “other” resource material in the form of pamphlets/booklets. This reference material corresponds to the material listed for reference in each section of the manual.

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MEMORANDA

Community Reinvestment Act

The following is a list of Memoranda, grouped by subject, in chronological order.

Date	Subject	Transmittal #
06-30-99	Update to Tactician CRA Analyzer, Version 4.1	DCA-99-005
12-21-98	Large Bank CRA Guidance	DCA-98-029
04-24-98	Small Bank CRA Scoping	DCA-98-009
04-13-98	Community Reinvestment Act (CRA) Data Collection Software for Calendar Year 1998	DCA-98-006
03-02-98	Updated Guidance for Reviewing CRA Strategic Plans, Memorandum to Regional Directors	
10-03-97	Community Reinvestment Act (CRA) Data for Calendar year 1996	DCA-97-033
08-21-97	Community Reinvestment Act (CRA) Data Worksheets	DCA-97-019
06-06-97	Revised Large Institution Examination Procedures and Sample Performance Evaluation	DCA-97-017
05-27-97	Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA) Data Collection Software for Calendar Year 1997	DCA-97-016
01-7-97	Procedures for Reviewing a Strategic Plan Submitted for Approval	DCA-97-001
12-17-96	FFIEC Guidance for Small Institution Public Evaluations	DCA-96-61
10-28-96	CRA Ratings Descriptions for the Compliance Report	DCA-96-56
10-25-96	Interim Large Bk Public Evaluations	DCA-96-54
10-23-96	Guidance for Small Bk Public Evaluations	DCA-96-55
02-02-96	Procedures for Processing Requests for Wholesale and Limited Purpose Institution Designations and Strategic Plan Approvals	DCA-96-016
01-04-96	CRA Examination Procedures and Related Implementation Issues, from DCA Director	
03-01-94	Community Contacts and Community Reinvestment Act	94-35



**MEMORANDA
(cont'd)**

Date	Subject	Transmittal #
06-21-90	Community Reinvestment Act	90-84

**Electronic Fund
Transfers**

Date	Subject	Transmittal #
01-20-98	Electronic Fund Transfer Act (Regulation E) Examination Procedures	DCA-98-001

**Equal Credit
Opportunity and
Fair Housing Act**

Date	Subject	Transmittal #
09-22-97	Section 202.5(d)(5) – Data Collection Subsequent to Extension of Credit	DCA-97-031
01-23-97	Guidelines for Referring Violations of the Anti-Discrimination Provisions of the Equal Credit Opportunity and Fair Housing Acts to the Department of Justice or Notifying the Department of Housing and Urban Development of Violations of the Fair Housing Act	DCA-97-003
10-07-96	Revisions to Official Staff Commentary to Regulation B-Equal Credit Opportunity Act	DCA-96-051
06-15-95	Revisions to Official Commentary Reg B ECOA	95-018

**Expedited Funds
Availability**

Date	Subject	Transmittal #
05-29-96	Revisions to: Regulation Z-Truth in Lending Act Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-26-95	Revised Examination Procedures for the Expedited Funds Availability Act	DCA-95-009



**MEMORANDA
(cont'd)
Fair Credit
Reporting Act**

Date	Subject	Transmittal #
03-05-98	Further Guidance on Fair Credit Reporting Act (FCRA)	DCA-98-004
09-23-97	Examinations for Fair Credit Reporting Act Compliance	DCA-97-034

**Fair Debt
Collection
Practices Act**

Date	Subject	Transmittal #
09-05-97	Fair Debt Collection Practices Act	DCA-97-020

Flood Insurance

Date	Subject	Transmittal #
12-05-96	Revised Examination Procedures for Loans in Areas Having Special Flood Hazards (Part 339 of FDIC Rules and Regulations)	DCA-96-060
08-08-95	Flood Insurance Manual Revisions	95-022

**Home Mortgage
Disclosure Act**

Date	Subject	Transmittal #
10-31-96	Revised Home Mortgage Disclosure Act (HMDA) Examination Procedures	DCA-96-52
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of loans to Consumers, Memorandum to Regional Directors	

**Interstate
Banking**

Date	Subject	Transmittal #
08-13-98	Interstate Banking Examination Procedures	DCA-98-017



**MEMORANDA
(cont'd)**

**Real Estate
Settlement
Procedures Act**

Date	Subject	Transmittal #
7-20-99	Guidance for Assessing Compliance with Disclosure of Hazard Insurance Premiums under the Real Estate Settlement Procedures Act (RESPA)	99-007
10-21-97	Real Estate Settlement Procedures Act - Updates, Memorandum to Regional Directors	
08-06-97	Real Estate Settlement Procedures Act Examination Procedures	DCA-97-024
02-10-97	Amendments to HUD's Regulation X (RESPA)	DCA-97-006
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of Loans to Consumers, Memorandum to Regional Directors	
12-19-95	Mortgage Referral Programs and Section 8 of the Real Estate Settlement Procedures Act (RESPA), Memorandum to Regional Directors	
02-17-95	Revised Examination Procedures for the Real Estate Settlement Act of 1974 (RESPA)	#95-004

**Right to
Financial Privacy**

Date	Subject	Transmittal #
02-23-89	Amendments to the Right to Financial Privacy Act	#89-027



**MEMORANDA
(cont'd)**

**Truth in Lending
Act**

Date	Subject	Transmittal #
7-20-99	Additional Guidance re: Reimbursable Violations of Truth in Lending and Immediately Preceding Examination, Memorandum to Regional Directors	
5-19-99	Guidance re: Reimbursable Violations, Memorandum to Regional Directors	
12-23-98	Additional Guidance on "Immediately Preceding Examination" for purposes of Truth in Lending Restitution	98-030
9-11-98	Procedures for Determining when a "Pattern or Practice" exists for Certain Violations of Regulation Z	98-021
7-31-98	Calculating APRs for Periodic Statements in Accordance with Regulation Z	98-020
03-24-98	High-Cost Mortgage Worksheet and Examiner Checklist	DCA-98-005
01-21-98	Combination Disclosure, Note, and Security Agreement and Regulation Z, Memorandum to Regional Directors	
09-18-97	Restitution Procedures for Regulation Z (Truth in Lending Act)	DCA-97-030
09-16-97	Windows Version of OCC's APR Program	DCA-97-032
08-06-97	Credit Life Insurance and Reimbursement, Memorandum to Regional Directors	
07-21-97	Revisions to Examination Procedures for Regulation Z (Truth in Lending Act)	DCA-97-021
03-07-97	Revisions to Regulation Z (Truth in Lending Act) Official Staff Commentary	DCA-97-012
10-03-96	Revisions to: Regulation Z- Truth in Lending Act	DCA-96-049
10-02-96	Further Guidance on Finance Charge Tolerances Provided in 1996 Amendments to Truth in Lending Act, Memorandum to Region Managers and District Managers	
07-01-96	Requests for Relief from Reimbursement-Procedures for Processing and Time Frames	DCA-96-042



**MEMORANDA
(cont'd)**

**Truth in Lending
Act
(cont'd)**

Date	Subject	Transmittal #
05-29-96	Revisions to: Regulation Z-Truth in Lending Act; Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-22-96	Construction Loans and Regulation Z	DCA-96-035
04-10-96	Revisions to Official Staff Commentary to Reg Z-Truth in Lending Act	DCA-96-034
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of Loans to Consumers, Memorandum to Regional Directors	
03-01-96	Further Guidance on Finance Charge Tolerances Provided in 1995 Amendments to Truth in Lending Act, Memorandum to Regional Managers	
02-03-95	Truth in Lending . Flood Determination Fees	95-003
02-19-92	Calculation Date for Truth in Lending Reimbursement for Fixed-Rated Loans with Understated APRs	92-027
11-28-89	Effect of Subsequent Compliance Examinations on Truth in Lending Reimbursement Actions	89-159
04-14-89	Examination Transmittal Letters to Banks Involving Truth in Lending Reimbursement	89-047
04-07-83	Requests for Relief from Reimbursement	83-055

Truth in Savings

Date	Subject	Transmittal #
06-16-95	Enforcement Actions under Truth in Savings	DCA-95-017



**MEMORANDA
(cont'd)**

Other

Date	Subject	Transmittal #
05-11-99	Consultations with the Washington office for Civil Money Penalty Cases	DCA-99-005
11-13-98	Examination Training Hours	DCA-98-018
10-15-98	Processing Applications Using Community Reinvestment Act and Compliance Examinations and Related Information	DCA-98-016
10-01-98	Enforcement Action Delegations	DCA-98-027
10-01-98	New Delegations of Authority for Applications and Notices	DCA-98-026
10-01-98	Revised Application Processing Instructions	DCA-98-025
07-15-98	Electronic Banking Data Entry System	DCA-98-010
07-09-98	Branch Closings in Interstate Banking Operations	DCA-98-015
05-29-98	Modification to the Compliance Examination Process	DCA-98-011
01-26-98	Risk management Priorities	DCA-98-002
11-25-97	Compliance and CRA Examination Questionnaire	DCA-97-038
09-15-97	DCA Access Control for Automated Information Systems	DCA-97-027
08-01-97	Information Package for <i>De Novo</i> Banks	DCA-97-023
07-14-97	Internal/External Audit Function Review	DCA-97-014
04-14-97	New Nondeposit Investment Product Examination Procedures	DOS-97-035
04-01-97	Financial Institution Supervision	DCA-97-013
01-27-97	Revised Examination Frequency Schedule	DCA-97-005
01-14-97	Revised Interim Monitoring System Examination Procedures	DCA-97-004



**MEMORANDA
(cont'd)**

**Other
(cont'd)**

Date	Subject	Transmittal #
07-18-96	Electronic Banking Activities	DCA-96-44
07-10-96	Revised Examination Frequency Schedule	(No assigned #)
06-10-96	Interim Monitoring System Exam Procedures	DCA-96-038
06-10-96	Revised Examination Frequency Schedule	DCA-96-037
06-04-96	Maps and Interim Policy for Obtaining Electronic data from Banks	DCA-96-040
03-18-96	Compliance Statistical System: Violation Code Directory	DCA-96-025
03-18-96	Revised Procedures: Appeals of Material Supervisory Determinations	DCA-96-026
03-1-96	Assessment of Civil Money Penalties	DCA-96-008
05-15-95	Procedures for Processing Appeals of Material Supervisory Determinations	DCA-96-016

NOTE: See FDIC Law, Regulations, and Related Acts Books

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**STATEMENTS
OF POLICY**

The following is a list of Statements of Policy which are related to the Compliance regulations.

Title	Page #
Administrative Enforcement of the Truth in Lending Act – Restitution	5049
Federal Financial Institutions Examination Council on Behalf of its Constituent Agencies - Joint Notice of Policy Statement on Discrimination	5065
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The following are compliance related FILs, grouped by subject, in chronological order.

**FINANCIAL
INSTITUTION
LETTERS
(FILS)**

**Advertisement of
Membership**

Date	Subject	FIL #
02-18-97	Proposal to Amend Regulation on Advertisement of Membership (Part 328 of FDIC's Rules and Regulations)	11-97

**Community
Reinvestment**

Date	Subject	FIL #
6-17-99	Revised, New and Proposed Interagency Questions and Answers Regarding Community Reinvestment	56-99
5-11-99	Rescission of Community Reinvestment Act Policy Statement	43-99
3-26-99	HUD's 1999 Adjusted Median Family Income Figures	28-99
04-23-98	HUD's 1998 Adjusted Median Family Income Figures	44-98
03-03-98	Guidelines for Strategic Plan Submissions	26-98
10-24-97	Rescission of Community Reinvestment Act Policy Statement	113-97
10-07-97	Revised, New, and Proposed Interagency Questions and Answers on the Revised Community Reinvestment Act Regulations	106-97
09-23-97	Joint Final Rule to Prohibit Interstate Branching Primarily for Deposit Production	96-97
04-10-97	HUD's 1997 Adjusted Median Family Income Figures	30-97
03-27-97	Proposed Rule to Prohibit Interstate Branching Primarily for Deposit Production	25-97
10-28-96	Interagency Questions and Answers on Revised CRA Regulations	87-96
08-22-96	HUD Statewide Non-MSA Median Family Income Figures for 1996	63-96

**FILS (cont'd)****Community Reinvestment (cont'd)**

Date	Subject	FIL #
03-08-96	CRA Examination Procedures and Public Evaluation Formats	10-96
01-22-96	Community Reinvestment Act - Answers to Frequently Asked Questions About the New Data Collection and Reporting Requirements	04-96
01-11-96	Community Reinvestment Act – Designations as Wholesale or Limited Purpose Institutions: Submissions of Strategic Plans	03-96
12-27-95	Technical Amendments to Correct and Clarify New Rules Implementing the New CRA	87-95
05-17-95	Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C (Includes the Preamble)	35-95

Consumer Leasing

Date	Subject	FIL #
04-13-99	Federal Reserve Board Updates Commentaries for Regulations M and Z	35-99
10-15-98	Federal Reserve Board Amends Regulations E, M, and DD	114-98
04-17-97	Amendments to the Consumer Leasing Act	36-97

Electronic Fund Transfers (EFT)

Date	Subject	FIL #
10-15-98	Federal Reserve Board Amends Regulations E, M, and DD	114-98
05-28-96	Final Rule and Commentary Implementing the EFTA and Request for Comment on Proposed Amendments to Reg. E	31-96
04-29-93	Interagency Statement Addressing Risks from Switches and Network Services in Retail EFT Systems	30-93

**FILS (cont'd)****Expedited Funds
Availability
(EFA)**

Date	Subject	FIL #
04-08-97	Amendments to Regulation CC, Availability of Funds and Collection of Checks	28-97
04-30-93	Guide to Compliance with Regulation CC	31-93

**Fair Credit
Reporting**

Date	Subject	FIL #
04-14-98	Federal Reserve Board Revises Model Adverse Action Notice	40-98
06-02-97	The Consumer Credit Reporting Reform Act of 1996	57-97

**Fair Debt
Collection
Practices**

Date	Subject	FIL #
04-08-97	Amendment to the Fair Debt Collection Practices Act	26-97

**Fair Housing and
Equal Credit
Opportunity**

Date	Subject	FIL #
2-11-99	Interagency Fair Lending Examination Procedures	14-99
04-14-98	Federal Reserve Board Revises Model Adverse Action Notice	40-98
07-22-97	Federal Reserve Board Seeks Comments on Proposed Revisions to Regulation B	73-97
07-14-97	FDIC Finalizes Fair Housing Regulation (Part 338 of the FDIC's Rules and Regulations)	67-97
02-14-97	Proposed Revisions to ECOA and FHA Regarding Self-Testing of Lending Transactions	10-97
09-27-96	Proposed Revisions to Fair Housing Regulation	75-96
07-03-96	Help Guide for Financial Institutions	35-96
06-06-96	Revised Edition of SIDE-BY-SIDE, A Guide to Fair Lending	36-96

**FILS (cont'd)****Fair Housing and
Equal Credit
Opportunity
(cont'd)**

Date	Subject	FIL #
02-23-96	Partners Mortgage Prequalification Software Developed by the Federal Reserve	05-96
01-06-95	Fair Housing – Revised Poster Required to be Displayed	01-95
07-07-94	New FDIC Guide to Compliance with the Fair Housing Act, Equal Credit Opportunity Act	47-94
04-29-94	Interagency Policy Statement on Discrimination in Lending	29-94
02-28-94	Equal Credit Opportunity: Appraisals and Enforcement	12-94
03-20-92	Revisions to Guidance on Fair Housing Rules (Part 338)	23-92
03-16-92	Pamphlet on Home Mortgage Lending and Equal Treatment	19-92
05-24-91	Discrimination Against Real Estate Appraisers Based on Membership or Lack of Membership in Organizations	27-91
10-24-90	Age Discrimination Problems in Certain “Seniors” Programs	56-90

Flood Insurance

Date	Subject	FIL #
3-30-99	Loans in Areas Having Special Flood Hazards: Revised Standard Flood Hazard Determination Form	29-99
3-17-99	Loans in Areas having Special Flood Hazards: New Communities Entering the National Flood Insurance Program, January 1998 – January 1999	25-99
02-05-98	Designation of New Flood Hazard Zone by the Federal Emergency Management Agency	13-98
07-31-97	Interagency Questions and Answers on Flood Insurance	77-97

**FILS (cont'd)****Flood Insurance
(cont'd)**

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09-09-96	Loans in Areas Having Special Flood Hazards	71-96
11-02-95	Proposed Revisions to Rules Governing Loans in Areas Having Special Flood Hazards (Part 339)	75-95
08-04-95	FEMA Standard Flood Hazard Determination Form (Part 339)	53-95
04-14-95	Flood Insurance: Proposed Standard Determination Letter Form	32-95
12-22-93	Available Promotional Materials about Flood Insurance	90-93
05-14-91	Mortgage Portfolio Protection Program	23-91
04-30-90	Clarification of Recordkeeping Requirements	29-90
01-26-90	Revised FEMA Guidelines – Clarifications to Recordkeeping Requirements	09-90

**Home Mortgage
Disclosure**

Date	Subject	FIL #
10-15-98	Federal Reserve Board Amends Regulation C and Loan Application Register	113-98
05-15-98	1998 Edition of A Guide to HMDA Reporting - Getting it Right!	53-98
01-14-98	Asset threshold for reporting Calendar Year 1998 HMDA Data	07-98
12-03-97	HMDA Data Reporting for Calendar Year 1997	121-97
01-18-97	Proposed Revisions to Regulation C	04-97
12-02-96	Data Required for Calendar Year 1997	96-96
07-03-96	Help Guide for Financial Institutions	35-96
04-15-96	Home Mortgage Disclosure Act: A Guide to HMDA Reporting – Getting It Right	22-96
02-13-96	New Staff Commentary on HMDA Reporting Requirements	06-96
01-10-96	Home Mortgage Disclosure Act Data Required for Calendar Year 1996	02-96

**FILS (cont'd)****Home Mortgage Disclosure (cont'd)**

Date	Subject	FIL #
05-04-95	Home Mortgage Disclosure Act: "A Guide to HMDA Reporting" and Lobby Poster	34-95
01-09-95	HMDA Data Required for Calendar Year 1995	02-95
12-28-94	Home Mortgage Disclosure Act – Federal Reserve Board Amendments to Required Annual Reports of Lending Activity	84-94
07-18-94	Revised "Guide to HMDA Reporting," Other Resources to Assist in Completing Requirements for Calendar Year 1994	51-94
01-14-94	HMDA Data Required for Calendar Year 1994	04-94
09-30-93	Requirements Regarding Nondepository Mortgage Lenders and Applications Through Loan Brokers or Correspondents; Designation of Metropolitan Statistical Areas for 1994	69-93
03-26-93	HMDA – Amendments to Regulation C	22-93

Homeowners Protection Act

Date	Subject	FIL #
06-04-99	Homeowners Protection Act of 1998 to Take Effect July 29, 1999	50-99

Interest on Deposits

Date	Subject	FIL #
02-23-98	FDIC Issues Final Rule Prohibiting Payment of Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	18-98
10-21-97	FDIC Proposes Amending Rule on Prohibition Against Paying Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	110-97
07-31-97	Amendment to Interpretive Rule on Prohibition Against Payment of Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	78-97

**FILS (cont'd)****Interstate
Banking**

Date	Subject	FIL #
08-17-98	Host State Loan-to-Deposit Ratios	88-98
09-23-97	Prohibition of Interstate Branching Primarily for Deposit Production	96-97

**Real Estate
Settlement
Procedures**

Date	Subject	FIL #
3-12-99	Real Estate Settlement Procedures Act: HUD Policy Statement on Lender Payments to Mortgage Brokers	21-99
10-31-97	Proposed Revisions to HUD's Regulation X	116-97
06-20-97	Revisions to HUD's Special Information Booklet for Applicants of Residential Real Estate Loans	61-97
06-02-97	HUD Seeks Comments on Proposed Revisions to Regulation X	56-97
12-11-92	Final Rule (Reg X) Effective 12/02/92 Additional Changes to be Announced in the Future	85-92

Truth in Lending

Date	Subject	FIL #
6-3-99	Federal Reserve Board Revises Consumer Handbook on Adjustable Rate Mortgages	48-99
04-13-99	Federal Reserve Board Updates Commentaries for Regulations M and Z	35-99
04-14-98	Revised Federal Reserve Board Staff Commentary on the Truth in Lending Act	39-98

**FILS (cont'd)****Truth in Lending
(cont'd)**

Date	Subject	FIL #
02-25-98	Steps to Help Rebuild Areas Affected by the Florida Storms	21-98
02-25-98	Reimbursable Violations of the Truth in Lending Act	20-98
02-20-98	Steps to Rebuild Areas Affected by the Pacific Storms	17-98
01-23-98	Steps to Rebuild Areas Affected by the Storm in the Northeast	09-98
01-14-98	Steps to Rebuild Areas Affected by Typhoon Paka	06-98
12-16-97	Revisions to Regulation Z (Truth in Lending Act)	127-97
05-05-97	Steps to Rebuild Areas Affected by Flooding	46-97
03-19-97	Steps to Rebuild Areas Affected by Flooding	22-97
03-10-97	Requests for Relief From Reimbursement Under the TIL Act	19-97
01-29-97	Steps to Help Rebuild Areas Affected by Flooding	06-97
09-30-96	Steps to Help Rebuild Areas Affected by Hurricane Fran	76-96
10-31-95	Steps to Help Rebuild Areas Affected by Hurricane Opal	74-95
11-10-94	Supervisory Practices Regarding Depository Institutions and Borrowers Affected by Flooding in Texas	72-94
02-25-94	Steps to Help Rebuild Areas Affected by the Earthquake	05-94
08-13-93	Temporary Changes in Waiving the Right of Rescission	58-93
09-13-91	Loans Servicing Errors in Adjustable Rate Loans	44-91

**FILS (cont'd)****Truth in Savings**

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02-16-95	Federal Reserve Regulation DD (Truth in Savings)	12-95
07-21-93	New Examination Procedures, Computer Software for Compliance with the Truth in Savings Act	50-93
10-19-92	Final Rules Implementing the Truth In Savings Act	72-92

Other

Date	Subject	FIL #
06-29-99	Interagency Policy Statement on Branch Closings	65-99
07-16-98	Interagency Guidance on Electronic Financial Services and Consumer Compliance	79-98
03-26-98	FDIC Rules and Regulations Service	32-98
11-17-97	Federal Agencies Standardize Data Elements for use with Automated Tools in Compliance and CRA Examinations	118-97
10-09-97	Revisions to the Division of Compliance and Consumer Affairs' Compliance Examination Manual	107-97
09-02-97	Consumer Protection and Fair Lending compliance Violations Most Often Cited by FDIC Examiners in 1996	87-97
09-26-96	Compliance Manuals on the Internet	74-96
08-28-96	Withdrawal of the Joint Policy Statement on Delayed Availability of Funds	67-96
07-12-96	Division of Compliance and Consumer Affairs' Revised FDIC Compliance Examination Manual	49-96
09-13-95	Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products	61-95



FILS (cont'd)

**Other
(cont'd)**

04-04-95	Guidelines for Appealing Supervisory Determinations	28-95
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1995, 1996, 1997, 1998, and 1999 Financial Institution Letters (FILs) are available via the Internet (www.fdic.gov). Hard copies of these FILs are also available through the Office of Corporate Communications. Older FILs are available through the FDIC library.

OTHER

Subject
A Guide to HMDA Reporting, Getting it Right! (Effective January 1, 1998)
Community Reinvestment Act Examination Procedures -and- Performance Evaluations, "Red Book"
OCC News Release, Department of Justice Opinion Released on Enforcement Action on CRA, dated 12/15/94

ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENT & PUBLIC NOTICES*	TILA OPEN-END	TILA CLOSED-END	FAIR HOUSING
<p>Written Communication</p> <p>Newspaper, Magazine, or Catalogs</p> <p>Brochures, Direct mail literature, or other printed materials including applications</p> <p>Interior signs or lobby displays</p> <p>Exterior signs or billboards</p>	<p>226.5a(e) If an application appears in a publication then disclosures are required</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; and Any membership fee</p> <p>226.16(c) Catalog and multiple-page advertising requirements</p> <p>226.16(d) Additional disclosures required for home equity plans.</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If ad sets forth any of the following - amount or percentage of any downpayment; number of payments or period of repayment; the amount of any finance charge, then the following must be disclosed: amount or percentage of the downpayment; terms of repayment; and the APR, stating if the rate is subject to increase after consummation.</p> <p>226.24(d) Catalog and multiple-page advertising requirements</p>	<p>338.3(a) Non-discriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1)</p> <p>338.3(a)(1) Written and visual advertisements which contain either the Equal Housing Lender logo and legend or the Equal Housing Opportunity logo and legend satisfy 338.3(a)</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p> <p>338.4 * The "Fair Housing" Poster should be at least 11 by 14 inches and must be displayed in a central location within the bank where deposits are received or where loans are made, clearly visible to the public entering that area</p>
<p>Oral Communication</p> <p>Radio, Television, or Public Address System</p> <p>Telephone</p> <p>Face to Face Solicitation</p>	<p>226.5a(d) Oral disclosures must included information in 226.5a(b)(1)-(7) as applicable</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; Any membership fee</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If any of the following- the amount or percentage of any downpayment; the number of payments or period of repayment; the amount of any payment; or the amount of any finance charge- is set forth in an ad, then it should include: the amount or percentage of the downpayment; the terms of repayment; and the APR and that it will increase after consummation, if applicable</p>	<p>338.3(a) Nondiscriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1) or (2)</p> <p>338.3(a)(2) Oral advertisements which state "Equal Housing Lender" or "Equal Opportunity Lender" satisfy 338.3</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p>

ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENTS & PUBLIC NOTICES*	TISA	ADVERTISEMENT OF MEMBERSHIP	OTHER
<p>Written Communication</p> <p>Newspaper, Magazine, or Catalogs</p> <p>Brochures, Direct mail literature, or other printed materials including applications</p> <p>Interior signs or lobby displays</p> <p>Exterior signs or billboards</p>	<p>230.8(a) An ad may not refer to an account as “free” or “no cost” if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return must state “annual percentage yield”(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(c) Describes triggering terms if APY stated in an advertisement.</p> <p>230.8(d) “Bonus” offerings requirements</p> <p>230.8(e)(1)&(2) Lists exemptions that apply to certain media & indoor signs</p>	<p>328.1 and 328.2 *</p> <p>Official bank sign should be 7 by 3 inches and should be displayed at each station where insured deposits are usually and normally received except ATMs or other electronic facilities</p> <p>328.3(a) and 328.3(b) The official advertising statement, “Member FDIC”, or reproduction of FDIC symbol, is to be included in all ads except those noted in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	<p>FRB Regulation C 203.5(e) *</p> <p>Banks subject to HMDA must post a general notice about the availability of its disclosure statement in the lobbies of its home office and any branch offices in an MSA</p> <p>FRB Regulation CC 229.18(b) *</p> <p>A notice that includes the time periods within which funds are generally made available should be posted in a conspicuous place where deposits are received.</p> <p>229.18(c) *</p> <p>A notice should be posted at each ATM that funds deposited may not be available for immediate withdrawal</p> <p>FDIC-Part 345 345.44*</p> <p>CRA Notice must be posted in a bank’s main office and each of its branches</p>
<p>Oral Communication</p> <p>Radio, Television, or Public Address System</p> <p>Telephone</p> <p>Face to Face Solicitation</p>	<p>230.8(a) An ad may not refer to an account as “free” or “no cost” if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return should state “annual percentage yield”(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(d) “Bonus” offerings requirements</p> <p>230.8(e)(1)&(2) Lists exemptions for certain advertisements</p>	<p>328.3(a) and 328.3(b) The official advertising statement, “Member FDIC”, or reproduction of FDIC symbol, is to be included in all ads except those in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	

CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	TILA-FIXED RATE	TILA - ARM	RESPA
<p style="text-align: center;">PRIMARY RS PURCHASE REFINANCE PERM. CONSTRUCTION ASSUMPTION</p>	<p>Within 3 Business Days: TILA Disclosure* 226.19(a)</p> <p>At or Before Closing: TILA Re-Disclosure if APR out of allowed tolerance & Right to itemization of AF* if no RESPA GFE provided 226.19(a)(2) & 226.18(c) Footnote 40</p> <p>* Does not apply to refinance</p> <p>Right of Resc. provided for: Refi. from another bank or Refi. with add'l funds provided 226.23(f)(2)</p> <p>Doesn't apply to RS Mtge as defined by Reg Z</p> <p>One copy of TILA disclosure & two copies of right of resc. notice must be given to <u>each</u> consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p>At application: CHARM book & ARM program disclosure - Does not apply to assumptions 226.19(b)</p> <p>Within 3 Business Days: TILA Disclosure* 226.19(a)</p> <p>At or Before Closing: TILA Re-Disclosure if APR out of allowed tolerance or index changes on discounted ARM & Right to itemization of AF* if no RESPA GFE provided 226.19(a) & 226.18(c)</p> <p>* Does not apply to refinance</p> <p>Right of Resc. provided for: Same as TILA fixed rate 226.23(f)(2)</p> <p>After Closing: Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p>Within 3 Business Days: SIB*, GFE, & Mtge. Serv Disclosure Stmt 3500.6, 3500.7, & 3500.21(c)</p> <p>* Does not apply to refinance</p> <p>At or Before Closing: HUD-1, Signed Mtge. Serv. Disc. Stmt., & Initial Escrow within 45days; HUD-1A can be used for refinancings 3500.8, 3500.21(c), & 3500.17(g)</p> <p>After Closing: Annual Escrow Statement & Transfer Notice 15 days prior if servicing transferred 3500.17 & 3500.21(d)(2)</p>
<p style="text-align: center;">HOME IMPROVEMENT AND HOME EQUITY</p>	<p>At or Before Closing: TILA Disclosure (226.17(b))</p> <p>Right of Resc. provided 226.23(a) & (b)</p> <p>One copy of TILA disclosure & two copies of right of resc. notice must be given to each consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p>At application: CHARM book & ARM program disclosure 226.19(b)</p> <p>At or Before Closing: TILA Disclosure (226.17(b))</p> <p>Right of Resc. provided for: Same as TILA fixed rate 226.23(f)(2)</p> <p>After Closing: Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p>Within 3 Business Days: GFE & Mtge. Servicing Disclosure Stmt. 3500.7 & 3500.21(c)*</p> <p>At or Before Closing: HUD-1, Signed Mtge. Serv. Disclosure Stmt. HUD-1A can be used for subordinate liens 3500.8 & 3500.21(c)*</p> <p>After Closing: Transfer Notice 15 days prior if servicing transferred 3500.21(d)(2)*</p> <p>*- Disclosures related to mortgage servicing need only be provided if the loan is secured by a first lien</p>
<p style="text-align: center;">INTERIM CONSTRUCTION</p>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls. 226.17(b), 17(c)(6), & 226.19(a)</p>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls. 226.17(b), 17(c)(6), 226.19(a)</p>	<p>A loan to construct a dwelling where a lien is also taken on the property, resulting in title transfer, is subject to Primary RS RESPA procedures</p>

CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	FH	FI	HMDA	ECOA
<p align="center">PRIMARY RS</p> <p align="center">PURCHASE</p> <p align="center">REFINANCE</p> <p align="center">PERM.</p> <p align="center">CONSTRUCTION</p> <p align="center">ASSUMPTION</p>	<p>At or Before Closing: All banks shall request and retain the monitoring information required by the FRB's Regulation B 338.7</p> <p>After Closing: All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8</p>	<p>Within Reasonable Time Before Completion of Transaction: Use of standard determination form & required notice if applicable 339.6 & 339.9</p> <p>Insurance obtained if applicable 339.3</p> <p>Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5</p> <p>At any time during the term of the loan: Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7</p> <p>After Closing: Flood insurance renewed each year & maintained throughout the life of the loan</p>	<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p>	<p>At or Before Closing: Written app. & monit info obtained 202.5(b),(e) & 202.13</p> <p>Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should promptly (generally within 30 days) after the creditor receives an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>
<p align="center">HOME</p> <p align="center">IMPROVEMENT</p> <p align="center">AND HOME</p> <p align="center">EQUITY</p>	<p>After Closing: All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8</p>		<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p> <p>If classified as HI & portion of proceeds used for repair, etc., then loan, and full amount, should be recorded on LAR</p>	<p>At or Before Closing: Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur promptly (within 30 days) after the creditor receives the applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>
<p align="center">INTERIM</p> <p align="center">CONSTRUCTION</p>	<p>Not required</p>	<p>Not Required</p>	<p>Not Required</p>	<p>Same as for PRIMARY RESIDENCE provided an appraisal was required and used to assess the value of the completed construction project</p>

OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	TILA	RESPA	FI
BANK IS CREDIT CARD ISSUER, NOT CREDITOR	<p>Before Account Opening: Application with 226.5a disclosures in a tabular format</p>		
BANK IS CREDIT CARD ISSUER AND CREDITOR	<p>Before Account Opening: Application with 226.5a disclosures in a tabular format</p> <p>After Account Opening: Initial disclosures provided before first transaction 226.6</p> <p>Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9</p>		
OTHER OPEN-END CREDIT	<p>After Account Opening: Initial disclosures provided before first transaction 226.6</p> <p>Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9</p>		
HOME EQUITY LINES OF CREDIT	<p>At Application: “Your Home Is On The Line” brochure 226.5b(e)</p> <p>Before Account Opening: Application or separate disclosure with 226.5b requirements</p> <p>After Account Opening: Initial disclosures provided before first transaction 226.6 Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9 Right of Rescission provided 226.15</p> <p>One copy of TILA disclosure & two copies of right of resc. notice must be given to each applicant subject to right of rescission 226.15(b) in Staff Commentary</p>	<p>The following procedure does not apply if TILA requirements have been met:</p> <p>Within 3 Business Days: GFE 3500.7(f)* *Should be covered under TILA 226.5b</p> <p>May provide a copy of the booklet “When Your Home is One the Line: What You Should Know about Home Equity Lines of Credit” in lieu of SIB 3500.6(a)(2)</p>	<p>At or Before Closing: Use of standard determination form & required notice if applicable 339.6 & 339.</p> <p>Insurance obtained if applicable 339.3</p> <p>Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5</p> <p>At any time during the term of the loan: Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7</p> <p>After Closing: Flood insurance renewed each year & maintained throughout the life of the loan</p>

OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	HMDA	ECOA
<p align="center">BANK IS CREDIT CARD ISSUER, NOT CREDITOR</p>		
<p align="center">BANK IS CREDIT CARD ISSUER AND CREDITOR</p>		
<p align="center">OTHER OPEN-END CREDIT</p>		
<p align="center">HOME EQUITY LINES OF CREDIT</p>	<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p> <p>Optional disclosure for home equity lines of credit. May report a home equity line of credit as a home improvement loan if customer indicates that some portion of the proceeds will be used for home improvement. However, only that portion of the loan used for home improvement should be reported</p>	<p>At or Before Closing: Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur within 30 days of receipt of an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>