Abbreviations

ACH – Automated Clearing House

APR – Annual Percentage Rate

APY – Annual Percentage Yield

ARD – Assistant Regional Director

ARCH – Assessment of Risk of Consumer Harm

ARM – Adjustable Rate Mortgage

ATM – Automated Teller Machine

BOD – Board of Directors

BPMI – Borrower–Paid Private Mortgage Insurance

CAA – Community Action Agencies

CAN–SPAM – Controlling the Assault of Non–Solicited Pornography and Marketing Act

CD – Community Development

CDC – Community Development Corporation

CDFI – Community Development Financial Institution

CFPB – Consumer Financial Protection Bureau

CFR – Code of Federal Regulations

CIDR – Compliance Information and Document Request

CLA – Consumer Leasing Act

CMP – Civil Money Penalty

CMS – Compliance Management System

COPPA – Children's Online Privacy Protection Act

C–PREP – Compliance Pre–Examination Request Package

CRA – Community Reinvestment Act

CSA – Combined Statistical Area

CT – Census Tract

DCP – Division of Depositor and Consumer Protection

DOJ – Department of Justice

DPO – Deposit Production Office

DRD – Deputy Regional Director

E–SIGN – Electronic Signatures in Global and National Commerce Act

EBT – Electronic Benefits Transfer

EC – Economic Community

ECOA – Equal Credit Opportunity Act

EDA – Economic Development Administration

EDC – Economic Development Corporation

EFA – Expedited Funds Availability Act

EFTA – Electronic Fund Transfers Act

EIC – Examiner–In–Charge

EZ – Empowerment Zone

FC – Finance Charge

FCC – Federal Communications Commission

FCRA – Fair Credit Reporting Act

FDCPA – Fair Debt Collection Practices Act

FDPA – Flood Disaster Protection Act

FDI Act – Federal Deposit Insurance Act

FDIC – Federal Deposit Insurance Corporation

FEMA – Federal Emergency Management Agency

FFIEC – Federal Financial Institutions Examination Council

FHA – Federal Housing Administration

FHAct – Fair Housing Act

FHLB – Federal Home Loan Bank

FHLMC – Federal Home Loan Mortgage Company (Freddie Mac)

FIA – –Federal Insurance Administration

FIAP – Formal and Informal Actions Procedures

FIMA – Federal Insurance and Mitigation Administration

FIRM – Flood Insurance Rate Map

FL – Fair Lending

FLSC – Fair Lending Scope and Conclusions Memorandum

FNMA – Federal National Mortgage Association (Fannie Mae)

FO – Field Office

FOIA – Freedom of Information Act

FRB – Federal Reserve Board

FS – Field Supervisor a/k/a FOS – Field Office Supervisor

FTC – Federal Trade Commission

GENESYS – General Examination System

GFE – Good Faith Estimate

GLBA – Gramm–Leach–Bliley Act

GNMA – Government National Mortgage Association (Ginnie Mae)

HEOA – Higher Education Opportunity Act

HERA – Housing and Economic Recovery Act of 2008

HFIAA – Homeowner Flood Insurance Affordability Act

HMDA – Home Mortgage Disclosure Act

HOC – Homeownership Counseling Act

HOEPA – Home Ownership Equity Protection Act

HOPA – Homeowners Protection Act

HPML – Higher–Priced Mortgage Loan

HUD – Department of Housing and Urban Development

IAP – Institution Affiliated Party

IP – Pre–Examination Information Package

IBBEA – Interstate Banking and Branching Efficiency Act

IRA – Individual Retirement Account

IRS – Internal Revenue Service

ISB – Intermediate–Small Bank (CRA)

LAR – Loan/Application Register

LPMI – Lender–Paid Private Mortgage Insurance

LPO – Loan Production Office

LTD – Loan to Deposit Ratio

LTV – Loan to Value

MD – Metropolitan Division

MFI – Median Family Income

MICR – Magnetic Ink Character Recognition

MMDA – Money Market Demand Account

MOU – Memorandum of Understanding

MPPP – Mortgage Portfolio Protection Program

MSA – Metropolitan Statistical Area

MSD – Material Supervisory Determination

NASD – National Association of Securities Dealers

NCUA – National Credit Union Administration

NDP – Non–Deposit Products

NFIP – National Flood Insurance Program

NGEP – Non–governmental Entity or Person

NOW – Negotiable Order of Withdrawal

OCC – Office of the Comptroller of the Currency

ODP – Overdraft Program

OMBE – Office of Minority Enterprise

OREO – Other Real Estate Owned

OTS – Office of Thrift Supervision

PCCD – Preservation of Consumers' Claims and Defenses

PE – Performance Evaluation

PEP – Pre–Examination Planning

PMI – Private Mortgage Insurance

POS – Point of Sale

PPFC – Prepaid Finance Charge

Q & As – Questions and Answers

RADD – Regional Automated Document Distribution

RCBAP – Residential Condominium Building Association Policy

RE – Review Examiner

RESPA – Real Estate Settlement Procedures Act

RFPA – Right to Financial Privacy Act

RMS – Division of Risk Management Supervision

RO – Regional Office

ROE – Report of Examination

SAFE – Secure and Fair Enforcement for Mortgage Licensing Act

SARC – Supervision Appeals Review Committee

SBA – Small Business Administration

SBCD – Small Business Development Center

SBIC – Small Business Investment Corporation

SCRA – Servicemembers Civil Relief Act

SE – Supervisory Examiner

SEC – Securities Exchange Commission

SFHA – Special Flood Hazard Area

SFHDF – Standard Flood Hazard Determination Form

SOURCE – System of Uniform Reporting of Compliance and CRA Examinations

SPCP – Special Purpose Credit Program

SSBIC – Specialized Small Business Investment Corporation

STARS – Specialized Tracking and Reporting Systems

TCPA – Telephone Consumer Protection Act

TILA – Truth in Lending Act

TISA – Truth in Savings Act

TPPP – Third Party Payment Processor

UBPR – Uniform Bank Performance Report

UDAAP – Unfair, Deceptive, or Abusive Acts or Practices

UDAP – Unfair or Deceptive Acts or Practices

USC – United States Code

VA – Department of Veterans Affairs

WYO – Write Your Own (policy)