



Federal Deposit Insurance Corporation
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Summer 2009 Issue Now Available

Summary: The Summer 2009 issue of *Supervisory Insights* features articles of critical interest to examiners, bankers and supervisors, including a chronology of the unprecedented financial developments of 2008 and a discussion of how these events may affect the future focus of bank supervision; an overview of new requirements mandated by amendments to Regulation Z and the Home Ownership and Equity Protection Act; and a discussion of risks and appropriate risk management strategies associated with Remote Deposit Capture technology. The publication is available at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

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Regulation Z
Remote Deposit Capture

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Note:
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Highlights:

- "A Year in Bank Supervision: 2008 and a Few of Its Lessons" is a chronology of selected major events that occurred in the financial services industry during a tumultuous 2008, with thoughts on how these events may affect supervisory focus going forward.
- "Changes to Regulation Z Afford Increased Consumer Protections" previews new requirements included in amendments to Regulation Z (Truth-in-Lending) and the Home Ownership and Equity Protection Act that will take effect later this year and identifies useful implications for examiners and bankers.
- "Remote Deposit Capture: A Primer" describes the growing popularity of this product, identifies the risks, and provides an overview of risk mitigation techniques.
- Suggestions for future topics and requests for permission to reprint articles should be e-mailed to supervisoryjournal@fdic.gov. Requests for print copies should be e-mailed to publicinfo@fdic.gov