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Financial Institution Letter
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SUPERVISORY INSIGHTS JOURNAL

Summer 2010 Issue Now Available

Summary: The Summer 2010 issue of *Supervisory Insights* features articles of critical interest to examiners, bankers and supervisors, including a discussion of key supervisory considerations related to loss-sharing agreements and suggestions for how examiners can assess bank compliance with amendments to Regulation Z affecting open-end credit plans.

The publication is available at

<http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Executive Officer
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Related Topics:

Loss-sharing Agreements
Credit Card Accountability Responsibility and Disclosure Act of 2009
Amendments to Regulation Z

Attachment:

None

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Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2010/index.html.

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Highlights:

- "Loss-Sharing Agreements: A Primer" provides an overview of loss-sharing structures, examination procedures for reviewing assets covered by loss-sharing agreements, important accounting and loan loss allowance issues, and guidelines for establishing adverse classifications.
- "From the Examiner's Desk: Amendments to Regulation Z: Compliance Challenges for Bankers and Examiners" identifies strengthened consumer protection provisions relating to open-end credit plans resulting from the enactment of the Credit Card Accountability Responsibility and Disclosure Act of 2009, and offers suggestions for how examiners can assess bank compliance with amendments to Regulation Z.
- The issue also provides an overview of recently released regulations and supervisory guidance.
- Suggestions for article 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.