

II. Compliance Examinations — TIL Restitution Verification

Job Aids

DCA RD Memo 98-021: Procedures for Determining When a “Pattern or Practice” Exists for Certain Violations of Regulation Z (Truth in Lending Act)

<http://fdic01/division/dsc/memos/memos/direct/6430-10.pdf>

DCA RD Memo 98-030: Additional Guidance on “Immediately Preceding Examination” for Purposes of Truth in Lending Restitution

<http://fdic01/division/dsc/memos/memos/direct/6430-11.pdf>

DCA RD Memo 98-020: Calculating APRs for Periodic Statements in Accordance with Regulation Z (Truth in Lending Act)

<http://fdic01/division/dsc/memos/memos/direct/6430-9.pdf>

DCA RD Memo 97-030: Restitution Procedures for Regulation Z (Truth in Lending Act)

<http://fdic01/division/dsc/memos/memos/direct/6430-6.pdf>