

Abbreviations

ACH – Automated Clearing House	E-SIGN – Electronic Signatures in Global and National Commerce Act
APR – Annual Percentage Rate	EBT – Electronic Benefits Transfer
APY – Annual Percentage Yield	EC – Economic Community
ARD – Assistant Regional Director	ECOA – Equal Credit Opportunity Act
ARCH – Assessment of Risk of Consumer Harm	EDA – Economic Development Administration
ARM – Adjustable Rate Mortgage	EDC – Economic Development Corporation
ATM – Automated Teller Machine	EFA – Expedited Funds Availability Act
BOD – Board of Directors	EFTA – Electronic Fund Transfers Act
BPMI – Borrower–Paid Private Mortgage Insurance	EIC – Examiner–In–Charge
CAA – Community Action Agencies	EZ – Empowerment Zone
CAN–SPAM – Controlling the Assault of Non–Solicited Pornography and Marketing Act	FC – Finance Charge
CD – Community Development	FCC – Federal Communications Commission
CDC – Community Development Corporation	FCRA – Fair Credit Reporting Act
CDFI – Community Development Financial Institution	FDCPA – Fair Debt Collection Practices Act
CFPB – Consumer Financial Protection Bureau	FDPA – Flood Disaster Protection Act
CFR – Code of Federal Regulations	FDI Act – Federal Deposit Insurance Act
CIDR – Compliance Information and Document Request	FDIC – Federal Deposit Insurance Corporation
CLA – Consumer Leasing Act	FEMA – Federal Emergency Management Agency
CMP – Civil Money Penalty	FFIEC – Federal Financial Institutions Examination Council
CMS – Compliance Management System	FHA – Federal Housing Administration
COPPA – Children’s Online Privacy Protection Act	FHAct – Fair Housing Act
C–PREP – Compliance Pre–Examination Request Package	FHLB – Federal Home Loan Bank
CRA – Community Reinvestment Act	FHLMC – Federal Home Loan Mortgage Company (Freddie Mac)
CSA – Combined Statistical Area	FIA – –Federal Insurance Administration
CT – Census Tract	FIAP – Formal and Informal Actions Procedures
DCP – Division of Depositor and Consumer Protection	FIMA – Federal Insurance and Mitigation Administration
DOJ – Department of Justice	FIRM – Flood Insurance Rate Map
DPO – Deposit Production Office	FL – Fair Lending
DRD – Deputy Regional Director	FLSC – Fair Lending Scope and Conclusions Memorandum

I. Consumer Compliance Examination Manual — Abbreviations

FNMA – Federal National Mortgage Association (Fannie Mae)

FO – Field Office

FOCUS – Framework for the Oversight of Compliance and Community Reinvestment Act Activities User Suite

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

I. Consumer Compliance Examination Manual — Abbreviations

RE – Review Examiner	SFHA – Special Flood Hazard Area
RESPA – Real Estate Settlement Procedures Act	SFHDF – Standard Flood Hazard Determination Form
RFPA – Right to Financial Privacy Act	SPCP – Special Purpose Credit Program
RMS – Division of Risk Management Supervision	SSBIC – Specialized Small Business Investment Corporation
RO – Regional Office	STARS – Specialized Tracking and Reporting Systems
ROE – Report of Examination	TCPA – Telephone Consumer Protection Act
SAFE – Secure and Fair Enforcement for Mortgage Licensing Act	TILA – Truth in Lending Act
SARC – Supervision Appeals Review Committee	TISA – Truth in Savings Act
SBA – Small Business Administration	TPPP – Third Party Payment Processor
SBCD – Small Business Development Center	UBPR – Uniform Bank Performance Report
SBIC – Small Business Investment Corporation	UDAAP – Unfair, Deceptive, or Abusive Acts or Practices
SCRA – Servicemembers Civil Relief Act	UDAP – Unfair or Deceptive Acts or Practices
SE – Supervisory Examiner	USC – United States Code
SEC – Securities Exchange Commission	VA – Department of Veterans Affairs
	WYO – Write Your Own (policy)