

**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

## **I. Compliance Examination Manual — Abbreviations**

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**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

## I. Compliance Examination Manual — Abbreviations

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**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)