# Contents

## Manual Introduction

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manual Introduction</td>
<td>I-1.1</td>
</tr>
<tr>
<td>Organization of the Manual</td>
<td>I-1.1</td>
</tr>
<tr>
<td>How to Use the Manual</td>
<td>I-1.2</td>
</tr>
<tr>
<td>Abbreviations</td>
<td>I-2.1</td>
</tr>
</tbody>
</table>

## Consumer Compliance Examinations

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overview of Consumer Compliance Examinations</td>
<td>II-1.1</td>
</tr>
<tr>
<td>Evaluating Impact of Consumer Harm</td>
<td>II-2.1</td>
</tr>
<tr>
<td>Compliance Management System</td>
<td>II-3.1</td>
</tr>
<tr>
<td>Pre-Examination Planning</td>
<td>II-4.1</td>
</tr>
<tr>
<td>Review and Analysis</td>
<td>II-5.1</td>
</tr>
<tr>
<td>Communicating Findings</td>
<td>II-6.1</td>
</tr>
<tr>
<td>Documenting the Examination</td>
<td>II-7.1</td>
</tr>
<tr>
<td>Investigations and Visitations</td>
<td>II-8.1</td>
</tr>
<tr>
<td>Enforcement Actions</td>
<td>II-9.1</td>
</tr>
<tr>
<td>Truth in Lending (TIL) Restitution Verification</td>
<td>II-10.1</td>
</tr>
<tr>
<td>Appeals</td>
<td>II-11.1</td>
</tr>
<tr>
<td>Examination and Visitation Frequency</td>
<td>II-12.1</td>
</tr>
<tr>
<td>Consumer Compliance Rating System</td>
<td>II-13.1</td>
</tr>
<tr>
<td>Violation Codes</td>
<td>II-14.1</td>
</tr>
</tbody>
</table>

## Examination Templates

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Examination Information Packet</td>
<td>III–1.1</td>
</tr>
<tr>
<td>Bank of Anytown</td>
<td>III-2.1</td>
</tr>
<tr>
<td>Assessment of Risk of Consumer Harm</td>
<td>III–3.1</td>
</tr>
</tbody>
</table>

## Fair Lending Laws and Regulations

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Lending Laws and Regulations</td>
<td>IV-1.1</td>
</tr>
<tr>
<td>Appendices</td>
<td>IV-2.1</td>
</tr>
<tr>
<td>FDIC Fair Lending Scope and Conclusions Memorandum</td>
<td>IV-3.1</td>
</tr>
<tr>
<td>References</td>
<td>IV-4.1</td>
</tr>
</tbody>
</table>

## Consumer Compliance Lending Issues

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Truth in Lending Act (TILA)</td>
<td>V-1.1</td>
</tr>
<tr>
<td>Determining Whether TIL Restitution is Required</td>
<td>V-2.1</td>
</tr>
<tr>
<td>Real Estate Settlement Procedures Act (RESPA)</td>
<td>V-3.1</td>
</tr>
<tr>
<td>Homeownership Counseling Act</td>
<td>V-4.1</td>
</tr>
<tr>
<td>Homeowners Protection Act</td>
<td>V-5.1</td>
</tr>
<tr>
<td>Flood Disaster Protection</td>
<td>V-6.1</td>
</tr>
<tr>
<td>Equal Credit Opportunity Act (ECOA)</td>
<td>V-7.1</td>
</tr>
<tr>
<td>Fair Housing Act (FHA)</td>
<td>V-8.1</td>
</tr>
<tr>
<td>Home Mortgage Disclosure Act (HMDA)</td>
<td>V-9.1</td>
</tr>
<tr>
<td>Consumer Leasing</td>
<td>V-10.1</td>
</tr>
<tr>
<td>Service Members Civil Relief Act of 2003</td>
<td>V-11.1</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Talent Amendment</td>
<td>V-12.1</td>
</tr>
<tr>
<td>Military Lending Act</td>
<td>V-13.1</td>
</tr>
<tr>
<td>Overdraft Payment Programs</td>
<td>V-14.1</td>
</tr>
<tr>
<td>Safe and Fair Enforcement of Mortgage Licensing Act (SAFE Act)</td>
<td>V-15.1</td>
</tr>
<tr>
<td><strong>Consumer Compliance Depository Issues</strong></td>
<td>TAB VI</td>
</tr>
<tr>
<td>Expedited Funds Availability Act</td>
<td>VI-1.1</td>
</tr>
<tr>
<td>Electronic Fund Transfer Act</td>
<td>VI-2.1</td>
</tr>
<tr>
<td>Truth in Savings</td>
<td>VI-3.1</td>
</tr>
<tr>
<td>Garnishment of Accounts Containing Federal Benefit Payments</td>
<td>VI-4.1</td>
</tr>
<tr>
<td><strong>Unfair and Deceptive Practices</strong></td>
<td>TAB VII</td>
</tr>
<tr>
<td>Federal Trade Commission Act, Section 5 Unfair or Deceptive Acts or Practices</td>
<td>VII-1.1</td>
</tr>
<tr>
<td>FTC Rule - Preservation of Claims and Defenses</td>
<td>VII-2.1</td>
</tr>
<tr>
<td>Fair Debt Collection Practices Act</td>
<td>VII-3.1</td>
</tr>
<tr>
<td>Third Party Risk</td>
<td>VII-4.1</td>
</tr>
<tr>
<td><strong>Privacy and Consumer Information</strong></td>
<td>TAB VIII</td>
</tr>
<tr>
<td>Gramm-Leach-Bliley Act (Privacy of Consumer Financial Information)</td>
<td>VIII-1.1</td>
</tr>
<tr>
<td>Children’s Online Privacy Protection Act (COPPA)</td>
<td>VIII-2.1</td>
</tr>
<tr>
<td>Right to Financial Privacy Act</td>
<td>VIII-3.1</td>
</tr>
<tr>
<td>Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003</td>
<td>VIII-4.1</td>
</tr>
<tr>
<td>Telephone Consumer Protection Act</td>
<td>VIII-5.1</td>
</tr>
<tr>
<td>Fair Credit Reporting Act</td>
<td>VIII-6.1</td>
</tr>
<tr>
<td><strong>Retail Sales</strong></td>
<td>TAB IX</td>
</tr>
<tr>
<td>Retail Investment Sales</td>
<td>IX-1.1</td>
</tr>
<tr>
<td>Retail Insurance Sales</td>
<td>IX-2.1</td>
</tr>
<tr>
<td><strong>Other Consumer Compliance Issues</strong></td>
<td>TAB X</td>
</tr>
<tr>
<td>Advertisement of Membership—Part 328 of FDIC Rules and Regulations</td>
<td>X-1.1</td>
</tr>
<tr>
<td>Section 42 of the Federal Deposit Insurance (FDI) Act—Branch Closings</td>
<td>X-2.1</td>
</tr>
<tr>
<td>The Electronic Signatures in Global and National Commerce Act (E-Sign Act)</td>
<td>X-3.1</td>
</tr>
<tr>
<td>Prohibition Against Use of Interstate Branches Primarily for Deposit Production</td>
<td>X-4.1</td>
</tr>
<tr>
<td>Bank Subsidiaries and Affiliates</td>
<td>X-5.1</td>
</tr>
<tr>
<td><strong>Community Reinvestment Act</strong></td>
<td>TAB XI</td>
</tr>
<tr>
<td>Community Reinvestment Act</td>
<td>XI-1.1</td>
</tr>
<tr>
<td>Small Bank</td>
<td>XI-2.1</td>
</tr>
<tr>
<td>Intermediate Small Bank</td>
<td>XI-3.1</td>
</tr>
<tr>
<td>Large Bank</td>
<td>XI-4.1</td>
</tr>
<tr>
<td>Wholesale/Limited Purpose Institution</td>
<td>XI-5.1</td>
</tr>
<tr>
<td>Institutions with Strategic Plans</td>
<td>XI-6.1</td>
</tr>
<tr>
<td>CRA Ratings System</td>
<td>XI-7.1</td>
</tr>
<tr>
<td>CRA Sunshine - Disclosure and Reporting of CRA-Related Agreements</td>
<td>XI-8.1</td>
</tr>
<tr>
<td>Community Contacts</td>
<td>XI-9.1</td>
</tr>
<tr>
<td>Full and Limited Scope CRA Assessment Areas</td>
<td>XI-10.1</td>
</tr>
<tr>
<td>Sampling Guidelines CRA</td>
<td>XI-11.1</td>
</tr>
<tr>
<td>Interagency Questions and Answers Regarding Community Reinvestment</td>
<td>XI-12.1</td>
</tr>
<tr>
<td>References</td>
<td>XI-13.1</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>CRA Performance Evaluation Templates</td>
<td>TAB XII</td>
</tr>
<tr>
<td>Small Institution</td>
<td>XII-1.1</td>
</tr>
<tr>
<td>Intermediate Small Institution</td>
<td>XII-2.1</td>
</tr>
<tr>
<td>Large Institution</td>
<td>XII-3.1</td>
</tr>
<tr>
<td>Strategic Plan</td>
<td>XII-4.1</td>
</tr>
<tr>
<td>Wholesale and Limited Purpose</td>
<td>XII-5.1</td>
</tr>
</tbody>
</table>