## Contents

### Manual Introduction TAB I

- Manual Introduction I-1.1
- Organization of the Manual I-1.1
- How to Use the Manual I-1.2
- Abbreviations I-2.1

### Consumer Compliance Examinations TAB II

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

### Examination Templates TAB III

- Pre-Examination Information Packet III-1.1
- Bank of Anytown III-2.1

### Fair Lending Laws and Regulations TAB IV

- Fair Lending Laws and Regulations IV-1.1
- Appendices IV-2.1
- FDIC Fair Lending Scope and Conclusions Memorandum IV-3.1
- References IV-4.1

### Consumer Compliance Lending Issues TAB V

- Truth in Lending Act (TILA) V-1.1
- Determining Whether TIL Restitution is Required V-2.1
- Real Estate Settlement Procedures Act (RESPA) V-3.1
- Homeownership Counseling Act V-4.1
- Homeowners Protection Act V-5.1
- Flood Disaster Protection V-6.1
- Equal Credit Opportunity Act (ECOA) V-7.1
- Fair Housing Act (FHA) V-8.1
- Home Mortgage Disclosure Act (HMDA) V-9.1
- Consumer Leasing V-10.1
- Service Members Civil Relief Act of 2003 V-11.1
- Talent Amendment V-12.1
### Military Lending Act
- V-13.1

### Overdraft Payment Programs
- V-14.1

### Secure and Fair Enforcement of Mortgage Licensing Act (SAFE Act)
- V-15.1

### Protecting Tenants at Foreclosure Act of 2009
- V-16.1

### Consumer Compliance Depository Issues (TAB VI)
- Expeditied Funds Availability Act
  - VI-1.1
- Electronic Fund Transfer Act
  - VI-2.1
- Truth in Savings
  - VI-3.1
- Garnishment of Accounts Containing Federal Benefit Payments
  - VI-4.1

### Unfair and Deceptive Practices (TAB VII)
- Federal Trade Commission Act, Section 5 Unfair or Deceptive Acts or Practices
  - VII-1.1
- FTC Rule - Preservation of Claims and Defenses
  - VII-2.1
- Fair Debt Collection Practices Act
  - VII-3.1
- Third Party Risk
  - VII-4.1

### Privacy and Consumer Information (TAB VIII)
- Gramm-Leach-Bliley Act (Privacy of Consumer Financial Information)
  - VIII-1.1
- Children’s Online Privacy Protection Act (COPPA)
  - VIII-2.1
- Right to Financial Privacy Act
  - VIII-3.1
- Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003
  - VIII-4.1
- Telephone Consumer Protection Act
  - VIII-5.1
- Fair Credit Reporting Act
  - VIII-6.1

### Retail Sales (TAB IX)
- Retail Investment Sales
  - IX-1.1
- Retail Insurance Sales
  - IX-2.1

### Other Consumer Compliance Issues (TAB X)
- Advertisement of Membership—Part 328 of FDIC Rules and Regulations
  - X-1.1
- Section 42 of the Federal Deposit Insurance (FDI) Act—Branch Closings
  - X-2.1
- The Electronic Signatures in Global and National Commerce Act (E-Sign Act)
  - X-3.1
- Prohibition Against Use of Interstate Branches Primarily for Deposit Production
  - X-4.1
- Bank Subsidiaries and Affiliates
  - X-5.1
- Disclosure Requirements for Sweep Accounts
  - X-6.1

### Community Reinvestment Act (TAB XI)
- Community Reinvestment Act
  - XI-1.1
- Small Bank
  - XI-2.1
- Intermediate Small Bank
  - XI-3.1
- Large Bank
  - XI-4.1
- Wholesale/Limited Purpose Institution
  - XI-5.1
- Institutions with Strategic Plans
  - XI-6.1
- CRA Ratings System
  - XI-7.1
- CRA Sunshine - Disclosure and Reporting of CRA-Related Agreements
  - XI-8.1
- Community Contacts
  - XI-9.1
- Full and Limited Scope CRA Assessment Areas
  - XI-10.1
- Sampling Guidelines CRA
  - XI-11.1
<table>
<thead>
<tr>
<th>CRA Performance Evaluation Templates</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Bank Single-Rated Area</td>
<td>XII-1.1</td>
</tr>
<tr>
<td>Small Bank Multi-Rated Area</td>
<td>XII-2.1</td>
</tr>
<tr>
<td>Intermediate Small Bank Single-Rated Area</td>
<td>XII-3.1</td>
</tr>
<tr>
<td>Intermediate Small Bank Multi-Rated Area</td>
<td>XII-4.1</td>
</tr>
<tr>
<td>Large Bank Single-Rated Area</td>
<td>XII-5.1</td>
</tr>
<tr>
<td>Large Bank Multi-Rated Area</td>
<td>XII-6.1</td>
</tr>
<tr>
<td>Strategic Plan</td>
<td>XII-7.1</td>
</tr>
<tr>
<td>Wholesale and Limited Purpose</td>
<td>XII-8.1</td>
</tr>
</tbody>
</table>