COMPLIANCE AND CRA EXAMINATION

Pre-Examination Planning Memorandum Data Sheet

Name of Institution:.....
City, State:.....
Cert. No.....
# of Open Offices (including Main Office).....
Exam Number.....
Total Assets (3/31/2011).....
Field Office of Institution.....
Field Office Performing Examination.....
Examiner-In-Charge (Current Examination).....

LAST EXAMINATION INFORMATION

Type	PROC	Date	Rating	# Examiners	Hours	EIC
CPEX						
CREX						
VISIT						
S&S						

OUTSTANDING ENFORCEMENT ACTION INFORMATION

EA Type	Division	Issue Date	Supervisory Area

CURRENT EXAMINATION INFORMATION

PEP Start Date.....
PEP Completion Date.....
Anticipated Examination Date.....
Anticipated Completion Date.....
Assigned Number of Examiners.....
Anticipated Compliance Hours.....
Anticipated CRA Hours.....
Proposed Number of Community Contacts to be Performed..
Consumer Complaints received since the previous
Examination?.....
Has data requested from the Institution been received?.
Is HMDA Applicable?.....

Current SAER Exam Comment:

REPORT OF CONDITION AND INCOME

Date.....
Net Loans.....
Gross Loans.....

BREAK-DOWN OF LOAN PORTFOLIO

Loan Type	Dollar Volume	% of Portfolio
Consumer Loans		
Commercial Loans		
Farm Loans		
Multi-Family Loans		
Residential Loans		
Other		

ASSET GROWTH

Call Date: Call Date:
Total Assets: Total Assets:

DEPOSIT INFORMATION

Non-Interest **Interest Bearing**

SUMMARY OF THE RISK PROFILE OF THE INSTITUTION

(Complete prior to on-site portion of examination. It is not necessary to update this section with the results of the examination.)

Risk Profile Matrix

	CMS Element		
	Oversight	Program	Audit
Operational Areas:			
Lending			
Deposits			
Insurance Sales			
Investment Sales			
(Other)			
Other Issues:			
(_____)			
(_____)			

(L)=Low Risk; (M) = Moderate Risk; (H) = High Risk (NO) = Not Offered by the Bank

General Bank Information

CMS Elements:

Oversight

Program

- ***Policies/Procedures***
- ***Monitoring***
- ***Training***
- ***Consumer Complaints***

Audit

Operational Areas:

Lending

Deposits

Insurance Sales

Investment Sales

Other Products or Issues, including Third Party Relationships

SCOPE OF THE EXAMINATION

(Complete prior to on-site portion of examination, **then update at conclusion to indicate any changes, *using different type-face to distinguish*.**)

Compliance Management System

Community Reinvestment Act (CRA)

Fair Lending Review

Miscellaneous

e-Exam Information

If the institution has registered and is able to use FDIC Connect, please complete the following chart by indicating "Yes" or "No."

e-Exam Data Summary, per DCP RD Memo 2011-022			
Bank Data	**Electronic Delivery to FDIC**	**Offsite Review**	**Onsite Review**
CIDR			
ALERT download			
Board & committee minutes, Policies, Disclosures for loans and deposits, training information, and other PEP materials requested			
Audit reports			
Loan Files			
Info requested during PEP			
Other Comments or Notes:			

ISSUES TO BE INVESTIGATED OR AREAS TO BE TARGETED

All issues of special concern discussed previously will be targeted. In addition, the following table indicates the specific regulations that will and will not be subject to transactional testing. In the "Testing" column, indicate if TT was conducted at the last exam (LX) and if TT is anticipated at the current exam (CX). If the area was Spot Checked (SC) at the LX, then reflect it as TT in the LX column, since SC no longer exists. **Update Comments at the end of the examination to indicate changes in activities. Briefly describe testing, indicating if Level 3/High Severity, Level 2/Medium Severity, or Level 1/Low Severity violations were found; reference Examiner Summaries as applicable. Also update the "CX Violations" column indicating type (Level 3 (3), Level 2 (2), Level 1 (1)) or No violations were cited. If the area was not TT at the CX, then indicate No in this column. All cells should contain some kind of information or comments. There should be no blank cells.**

AREA	Testing (No/TT)		CX Violations ((No/3/2/1)	Comments
	LX	CX		
LENDING				
Truth In Lending including MDIA, Higher Education Act, and the Credit Card Act				
Equal Credit Opportunity Act				
Fair Housing Act				
Home Mortgage Disclosure Act				
Flood Insurance				
Real Estate Settlement Procedures Act including secondary market referral arrangements				
Homeownership Counseling				
Homeowners Protection Act				
Helping Families Save Their Homes Act				
Protecting Tenants at Foreclosure Act				
SAFE Act				
Preservation of Consumer Claims and Defenses				
Credit Practices Rule				
Fair Debt Collection Practices Act				
Servicemembers Civil Relief Act				
Talent Amendment				
Consumer Leasing				

DEPOSITS				
Truth In Savings				
Electronic Funds Transfer				
Expedited Funds Availability, including Check 21				
Part 360 – Resolution and Receivership Rules				
INSURANCE AND INVESTMENT SALES				
Retail Insurance/ Annuities Sales				
Retail Investment Sales/Recordkeeping				
Bank Broker/Dealer Issues (Reg R)				
Government Securities				
OTHER PRODUCTS				
Right to Financial Privacy Act				
Privacy of Consumer Financial Info				
Fair Credit Reporting including affiliate marketing, and address change/discrepancies				
Children's On-line Privacy Protection				
CAN SPAM				
Telephone Consumer Protection/Junk Fax Protection Act				
Electronic Banking, including E-Sign				
Advertising of Membership				
Section 343 - Dodd Frank Act				
Part 212 – Garnishment of Accounts Containing Federal Benefits				
CRA Technical Requirements				
Branch Closings				
Interstate Banking and Branching				
Deposit Production				

Offices				
OTHER GUIDANCE				
Unfair or Deceptive Acts or Practices				
Overdraft Programs				
Third Party Arrangements				

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