

### FDIC Mission

The FDIC is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system by:

- insuring deposits,
- examining and supervising financial institutions for safety and soundness and consumer protection, and
- managing receiverships.

### Our Vision

The FDIC is a recognized leader in promoting sound public policies, addressing risks in the nation's financial system, and carrying out its insurance, supervisory, consumer protection, and receivership management responsibilities.

### Commitment to Community Banks

The FDIC recognizes that community banks play an important role in extending credit and providing financial services in this country, particularly in rural communities, small towns, and inner-city neighborhoods. The FDIC is committed to taking affirmative steps to support your efforts to serve your communities.

Many community banks are unaware that, in addition to examining your institution, the FDIC can also support your institution's efforts to maintain an effective program to comply with federal consumer protection laws.

Design: FDIC/DOA/CSB/Graphic Design and Printing Unit

#### Federal Deposit Insurance Corporation

550 17th Street, NW  
Washington, DC 20429

[DirectorDCP@fdic.gov](mailto:DirectorDCP@fdic.gov)

Division of Depositor and Consumer Protection

FDIC-019-2013-A



**Technical Assistance**  
for  
Managing  
Consumer  
Compliance  
Responsibilities

**Division of Depositor  
and Consumer Protection**

# Consumer Compliance Technical Assistance

## How We Can Help

We offer technical assistance with the requirements of consumer protection regulations, FDIC policies, and exam procedures. This includes answering questions related to your compliance management system, such as Board and senior management oversight, policies and procedures, training efforts, monitoring or secondary review practices, and compliance audit programs. While our examiners are available on-site to answer questions during your bank's examinations or visitations, we are also available in the interim to answer your questions regarding a wide variety of topics.

## How To Get Assistance

There are several ways you can access FDIC resources to support your efforts. If you or your compliance resources have an unresolved question:

- Visit our website, [www.fdic.gov](http://www.fdic.gov) to find FDIC press releases and Financial Institution Letters covering emerging risks and policies.
- Contact your local FDIC field office management team if you can't find the answer to your question online. We will do our best to respond to your request; however, keep in mind that final decisions regarding bank operations remain yours.

Utilizing our technical assistance will not impact your examination or other supervisory activities.

## Technical Assistance Includes

Answering questions that can assist the Board or senior management in understanding:

- FDIC guidance, policy, or exam procedures
- Compliance management system structure and industry best practices
- Fair lending risks and activities to enhance compliance, including areas critical for periodic review by an independent party
- Unfair or deceptive acts or practices and relevance to products and services offered
- Third-party compliance risks and common ways to identify related red flags, including risks involved with third-party payment processors and other service providers
- Development of a CRA self assessment
- Home Mortgage Disclosure Act applicability and reporting requirements
- Mortgage loan requirements for higher-priced loans, high-cost loans, and escrow accounts
- Flood Insurance requirements for new or existing loans

## Other Resources

The FDIC has additional technical assistance available at [www.fdic.gov](http://www.fdic.gov). By navigating to the Regulation and Examination page you may find the following resources:

- The Director's Resource Center includes online videos on topics such as an overview of the compliance and CRA examination process, Fair Lending, Flood Insurance, Third-party Risk, and CRA.
- The Bank Examination page provides guidance on how we conduct examinations. Included is the Compliance Manual, and quick links to rules and regulations, Financial Institution Letters and Special Alerts.

The Community Banking Initiative page includes valuable information relating to challenges that community banks face. Resources include the Regulatory Calendar and the Community Banking Study.

## Our Technical Assistance Does Not Include

- Legal services or advice
- Institution-specific policies or procedures
- Comprehensive training programs
- Internal or external audits
- Evaluations or endorsements of vendors, service providers, or third-party relationships
- Due diligence reviews
- Safe harbor from transaction or regulatory errors