

## I. Consumer Compliance Examination Manual — Abbreviations

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### Abbreviations

<b>ACH</b> – Automated Clearing House	<b>E-SIGN</b> – Electronic Signatures in Global and National Commerce Act
<b>APR</b> – Annual Percentage Rate	<b>EBT</b> – Electronic Benefits Transfer
<b>APY</b> – Annual Percentage Yield	<b>EC</b> – Economic Community
<b>ARD</b> – Assistant Regional Director	<b>ECOA</b> – Equal Credit Opportunity Act
<b>ARCH</b> – Assessment of Risk of Consumer Harm	<b>EDA</b> – Economic Development Administration
<b>ARM</b> – Adjustable Rate Mortgage	<b>EDC</b> – Economic Development Corporation
<b>ATM</b> – Automated Teller Machine	<b>EFA</b> – Expedited Funds Availability Act
<b>BOD</b> – Board of Directors	<b>EFTA</b> – Electronic Fund Transfers Act
<b>BPMI</b> – Borrower–Paid Private Mortgage Insurance	<b>EIC</b> – Examiner–In–Charge
<b>CAA</b> – Community Action Agencies	<b>EZ</b> – Empowerment Zone
<b>CAN–SPAM</b> – Controlling the Assault of Non–Solicited Pornography and Marketing Act	<b>FC</b> – Finance Charge
<b>CD</b> – Community Development	<b>FCC</b> – Federal Communications Commission
<b>CDC</b> – Community Development Corporation	<b>FCRA</b> – Fair Credit Reporting Act
<b>CDFI</b> – Community Development Financial Institution	<b>FDCPA</b> – Fair Debt Collection Practices Act
<b>CFPB</b> – Consumer Financial Protection Bureau	<b>FDPA</b> – Flood Disaster Protection Act
<b>CFR</b> – Code of Federal Regulations	<b>FDI Act</b> – Federal Deposit Insurance Act
<b>CIDR</b> – Compliance Information and Document Request	<b>FDIC</b> – Federal Deposit Insurance Corporation
<b>CLA</b> – Consumer Leasing Act	<b>FEMA</b> – Federal Emergency Management Agency
<b>CMP</b> – Civil Money Penalty	<b>FFIEC</b> – Federal Financial Institutions Examination Council
<b>CMS</b> – Compliance Management System	<b>FHA</b> – Federal Housing Administration
<b>COPPA</b> – Children’s Online Privacy Protection Act	<b>FHAct</b> – Fair Housing Act
<b>C–PREP</b> – Compliance Pre–Examination Request Package	<b>FHLB</b> – Federal Home Loan Bank
<b>CRA</b> – Community Reinvestment Act	<b>FHLMC</b> – Federal Home Loan Mortgage Company (Freddie Mac)
<b>CSA</b> – Combined Statistical Area	<b>FIA</b> – Federal Insurance Administration
<b>CT</b> – Census Tract	<b>FIAP</b> – Formal and Informal Actions Procedures
<b>DCP</b> – Division of Depositor and Consumer Protection	<b>FIMA</b> – Federal Insurance and Mitigation Administration
<b>DOJ</b> – Department of Justice	<b>FIRM</b> – Flood Insurance Rate Map
<b>DPO</b> – Deposit Production Office	<b>FL</b> – Fair Lending
<b>DRD</b> – Deputy Regional Director	<b>FLSC</b> – Fair Lending Scope and Conclusions Memorandum

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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

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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)