

# Contents

<b>Manual Introduction</b>	<b>TAB I</b>
Manual Introduction	I-1.1
Organization of the Manual	I-1.1
How to Use the Manual	I-1.2
Abbreviations	I-2.1
<b>Consumer Compliance Examinations</b>	<b>TAB II</b>
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
<b>Examination Templates</b>	<b>TAB III</b>
Pre-Examination Information Packet	III-1.1
Bank of Anytown	III-2.1
<b>Fair Lending Laws and Regulations</b>	<b>TAB IV</b>
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
<b>Consumer Compliance Lending Issues</b>	<b>TAB V</b>
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
<b>Consumer Compliance Depository Issues</b>	<b>TAB VI</b>
Expedited 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
<b>Unfair and Deceptive Practices</b>	<b>TAB VII</b>
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
<b>Privacy and Consumer Information</b>	<b>TAB VIII</b>
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
<b>Retail Sales</b>	<b>TAB IX</b>
Retail Investment Sales	IX-1.1
Retail Insurance Sales	IX-2.1
<b>Other Consumer Compliance Issues</b>	<b>TAB X</b>
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
<b>Community Reinvestment Act</b>	<b>TAB XI</b>
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

Interagency Questions and Answers Regarding Community Reinvestment	XI-12.1
References	XI-13.1
<b>CRA Performance Evaluation Templates</b>	<b>TAB XII</b>
Small Bank Single-Rated Area	XII-1.1
Small Bank Multi-Rated Area	XII-2.1
Intermediate Small Bank Single-Rated Area	XII-3.1
Intermediate Small Bank Multi-Rated Area	XII-4.1
Large Bank Single-Rated Area	XII-5.1
Large Bank Multi-Rated Area	XII-6.1
Strategic Plan	XII-7.1
Wholesale and Limited Purpose	XII-8.1