Index

A

Accounting principles generally accepted in U.S. (GAAP), 11, 49, 66-67 affinity group, 36 analyze risk, 46, 67 allocated transfer risk reserves (ATRR), 17 alternative dispute resolution (ADR), 37 Annunzio-Wylie Anti-Money Laundering Act (AML), 10, 12, 15, 32-33, 39, 51 anti-money laundering, 2, 36, 52 assessments, 7, 42, 45, 66, 69, 72 assurance statement, 49-50 Automated Learning Information System (ALICE), 37

B

balance sheets, 20, 44-45, 60, 66Clabalanced scorecard, 41Clinbank assets, 7, 24, 43, 45corbank assets, 7, 24, 43, 45corbank examiners, 7, 9-10, 20corBank Fraud Working Group, 32CoBank Holding Company Act of 1956, 5Cobank holiday, 5corBank Secrecy Act (BSA), 2, 10, 12, 15, 32-33, 39, 51CoBank Secrecy Act Advisory Group, 32CoBanking Act of 1935, 5CoBasel Core Assessment, 20CoBasel II, 2, 11, 30, 52Co

С

call center, 9, 39 CAMELS rating, 9-10, 12-13, 17, 20, 74 Camp, William B., 6 Cannon, Henry W., 3 capital assurances and liquidity maintenance agreements (CALMAs), 16 capital planning and investment control (CPIC), 34-35, 40 cease-and-desist orders, 15-16 Central Bank of Iraq (CBI), 20 Change in Bank Control Act (CBCA), 28 Chase, Salmon P., 3 Clarke, Freeman, 3 Chief Financial Officer, letter from, 40 civil money penalties, 15-16, 17, 47, 66 Civil Service Retirement System (CSRS), 46-47, 70-71 Clarke, Robert L., 6 Clinger-Cohen Act, 34, 40 commercial real estate lending, 13-14 commitment letters, 15 Committee on Bank Supervision, 11 Community Affairs, 19 community development, 9, 18-19, 52 Community Reinvestment Act (CRA), 9, 18-19, 29, 74 Competitive Equality Banking Act (CEBA), 16 Comptroller's Handbook, 24, 33, 51 Comptroller's Licensing Manual, 28 Conover, C. Todd, 6 Contingency Planning Oversight Committee (CPOC), 38

Contingency Planning Coordinating Committee, 38 Continuity of Operations Plan (COOP), 38-39 Coolidge, Calvin, 4 Corporate Activity Information System (CAIS), 52 corporate applications, 9-10, 18, 26, 28, 72-25 corporate governance, 11 credit card banks, 11-12 credit card practices, 1, 5 credit card programs, 12, 23 Crissinger, D.R., 4 Customer Assistance Group, 9, 18, 52

D

Dawes, Charles G., 4 Dawes, Henry M., 5 "Dawes Plan," 4 Debt Collection Improvement Act of 1996, 48 Delano, Preston, 5 Detecting Red Flags in Board Reports, 24 Departmental offices, 66 Department of Housing and Urban Development, 30 Department of Justice, 30 district restructuring, 46, 72, map, 8 District Risk Committee (DRC), 14

E

Economic Growth and Regulatory Paperwork Reduction Act of 1996, 31 Eckels, James H., 4 e-Corp, 10, 28, 52 electronic funds transfer (EFT), 48 Emergency Operations Center (EOC), 39 enforcement actions, 9, 14-15, 16-17, 24, 29 Enterprise Architecture Program, 35 Erroneous Payments Recovery Act of 2001, 48, 51 erroneous payments, 48 e-Time, 42 e-Travel, 42 Examiner Specialized Skills Program (ESSP), 36 Examiner View (EV), 38

F

Fair Alternatives and Innovative Resolutions (FAIR) Program, 36 Fair and Accurate Credit Transactions Act, 30 Fast Track Enforcement Program, 15 FDIC Improvement Act (FDICIA), 6 Federal Deposit Insurance Corporation (FDIC), 5, 17, 29-30, 31 Federal Employees' Compensation Act (FECA), 72 Federal Employees Group Life Insurance (FEGLI), 71 Federal Employees Health Benefits (FEHB), 71 Federal Employees Retirement System (FERS), 46-47, 70-71 Federal Financial Institutions Examination Council (FFIEC), 6, 30-31 Federal Financial Management Improvement Act (FFMIA), 10, 49, 51 Federal Information Security Management Act of 2002 (FISMA), 37, 51 federal low-income housing tax credits, 19 Federal Managers' Financial Integrity Act (FMFIA), 10, 49 Federal Reserve notes, 5

Federal Reserve System (FRB), 4, 5, 16, 24, 29-30, 31 Federal Thrift Savings Plan (TSP), 71 Federal Trade Commission (FTC), 29-30 FFIEC BSA Working Group, 32 FFIEC Handbook on Information Systems, 31 Financial Action Task Force (FATF), 32 Financial and Banking Infrastructure Information Committee (FBIIC), 30, 39 Financial Crimes Enforcement Network (FinCEN), 33 Financial Institution Data Retrieval System (FINDRS), 14 Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), 6 Financial statements, 60 First National Bank of Attica, New York, 3 First National Bank of Philadelphia, 3 formal agreements, 15

G

Gage, Lyman J., 4 Government Accountability Office (GAO), 39 Gidney, Ray M., 5 Government Performance Results Act (GPRA), 9, 51 Gramm-Leach-Bliley Act of 1999(GLBA), 24 Grant, Ulysses S., 3

Η

Haskins and Sells, 6 Hawke, Jr., John, D., 6 Heimann, John G., 6 Hepburn, A. Barton, 4 Hoover, Herbert, 4 Hulburd, Hiland R., 3

Ι

Improper Payments Information Act of 2002, 48, 51 Independent Auditors' Report, 56 Institute for the Study of Public Policy Implementation, 36 Interagency Country Exposure Review Committee, 31 interstate banking, 5 Investment Review Board, 35 Iraq, 2, 20

J

Johnson, Andrew, 3

K

Kennedy, John F., 5 Knox, John Jay, 3

L

Lacey, Edward S., 4 Labor Department (DOL), 72 Large Bank Credit Tool (LBCT), 14 lean six sigma, 41-42, 48, 52 letters of reprimand, 15 Licensing Information System (LIS), 52 liquidity reserve deposit accounts (LRDAs), 16 Lincoln, Abraham, 3 Ludwig, Eugene A., 6

Μ

McCulloch, Hugh, 3 McIntosh, Joseph W., 5 Meet the Comptroller roundtable, 33 memoranda of understanding, 15, 33, 39 Murray, Lawrence O., 4

Ν

National Association of Insurance Commissioners, 29 National Association of State Treasurers (NAST), 22 National Association of Unclaimed Property Administrators (NAUPA), 22 National Bank Act of 1864, 66 national bank appeals process, 14 national bank charter, 1, 16, 25-26 national bank failure, 3 National BankNet, 28 national bank note, 3 National Credit Tool (NCT), 38 National Credit Tool (NCT), 38 National Credit Union Administration (NCUA), 29 National Currency Act of February 25, 1863, 3, 66 National Risk Committee (NRC), 14 new markets tax credits, 19

0

OCC 401(K) plan, 71 O'Connor, J.F.T., 5 Office of Federal Housing Enterprise Oversight, 30 Office of Management and Budget (OMB), 10 Office of the Inspector General (OIG), 39, 50 Office of Thrift Supervision (OTS), 6, 29-30 Ombudsman's Office, 9, 14

Р

partnership for public service, 36 payday lending, 19 payroll stored value cards, 19 performance measures, 9 "phishing," 30 Pole, John W., 5 pre-commission training program, 35 predatory lending, 1, 19, 30 preemption, 1, 10, 21-22, 24 President's Management Agenda (PMA), 34-35, 40, 42 Program Analysis unit (PAU), 39, 50 Prompt Payment Act, 47, 67

Q

quality management, 10, 33, 50

R

real estate lending, 21 removal/prohibition orders, 15 request for applications (RFA), 20 Ridgely, William Barret, 4 Riggs National Bank, 2 risk-based supervision, 6, 20, 30, 33, 51 Roosevelt, Franklin D., 5 recruitment, 13, 35-36, 52

S

Sarbanes-Oxley Act, 24, 38
Saxon, James J., 5
Securities and Exchange Commission (SEC), 29
Shared National Credit (SNC) Program, 31
shared national credit review, 10
Sheltering-In-Place (SIP) Plan, 39
small business loans, 21
Smith, James E., 6
state bank note, 3
statements of custodial activity, 44, 47, 65-66
statements of budgetary resources, 44, 47, 63, 66
statements of changes in net position, 44, 47, 62, 66
statements of financing, 44, 47, 64, 66
statements of net cost, 44, 46, 6l, 66-67
strategic goals, 9, 11, 21, 36
supervisory information system (SIS), 37, 52
supervisory strategy certifications, 9, 12
suspicious activity reports, 10, 51
suspension orders, 15
suspicious activity reports owners group, 32
system development life cycle (SDLC), 37

Т

telephone seminars for bankers, 33 terrorist financing, 2, 32, 52 Treasury Department, 40, 42-43, 47-48, 66 Trenholm, William L., 3

U

unfair and deceptive acts or practices, 1-2, 16, 23 USA PATRIOT Act, 10, 33, 51

V

visitorial powers, 1, 10, 21-22

W

Williams, John Skelton, 4 workers' compensation, 72