

# Office of Thrift Supervision

## Confidential Financial Disclosure Report for Contract Employees

<b>Definitions</b>	Affiliate	A company controlled, directly or indirectly, by a HC, other than an SA and its subsidiaries.
	HC	A holding company that owns an SA, whether or not OTS regulates the holding company. A list of HCs is available on the OTS website ( <a href="http://www.ots.treas.gov">www.ots.treas.gov</a> ) under <i>Data &amp; Research &gt; Corporate Directories &gt; Holding Company Database</i> .
	Loan servicer	A company that owns the servicing rights on a loan (usually restricted to mortgage loans). The servicer may collect payments and handle the escrow account, but does so on behalf of the company that actually owns the loan.
	Minor child	A son, daughter, stepson or stepdaughter who is either unmarried and under age 21 and living in the filer's house, or considered a dependent under the U.S. tax code.
	Recusal	Disqualification.
	SA	An OTS-regulated savings association. A list of SAs is available on the OTS website ( <a href="http://www.ots.treas.gov">www.ots.treas.gov</a> ) under <i>Data &amp; Research &gt; Corporate Directories &gt; Institution Directory</i> .
	Subsidiary	A company owned, directly or indirectly, by an SA.

### CAUTION

**Notwithstanding the filing of this report, each OTS contract employee shall at all times avoid acquiring a financial interest or taking an action that could result in a conflict of interest.**

Use a duplicate page if you need more space.  
Keep a copy of your report for your records.

### PENALTIES

Falsification of information or failure to file or report the required information may subject you to disciplinary action by your employing agency or other authority. Knowing and willful falsification of information on this report may also subject you to criminal prosecution.

### Privacy Act Statement

The primary use of the information on this form is for review by Government officials, to determine compliance with applicable Federal conflict of interest laws and regulations. Additional disclosures of the information on this report may be made: (1) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of a violation or potential violation of law or regulation; (2) to a court or party in a court or Federal administrative proceeding if the Government is a party or in order to comply with a judge-issued subpoena; (3) to a source when necessary to obtain information relevant to a conflict of interest investigation or decision; (4) to the National Archives and Records Administration or the General Services Administration in records management inspections; (5) to the Office of Management and Budget during legislative coordination on private relief legislation; (6) to the Department of Justice or in certain legal proceedings when the disclosing agency, and employee of the disclosing agency, or the United States is a party to litigation or has an interest in the litigation and the use of such records is deemed relevant and necessary to the litigation; (7) to a Member of Congress or a congressional office in response to an inquiry made on behalf of an individual who is the subject of the record, and (9) to contractors and other non-Government employees working for the Federal Government to accomplish a function related to an OGE Government-wide system of records. This confidential report will not be disclosed to any requesting person unless authorized by law.

**Office of Thrift Supervision  
Confidential Financial Disclosure for Contract Employees**

Name		Date received by agency:	
Home address	Email address	Telephone number(s) (home/cell) ( ) - ( ) -	

**1. Loans or extensions of credit from SAs, SA subsidiaries, or HCs.**

What to report in this question:	Do not report:
<ul style="list-style-type: none"> <li>All loans and extensions of credit to you, your spouse, or minor child(ren) from an SA or SA subsidiary, or from an HC, including mortgages, credit cards, lines of credit, overdraft protection, auto loans, margin accounts, unsecured loans and all other loans by any credit means.</li> <li>All loans and extensions of credit from any SA, HC, or SA subsidiary to any business entity (corporation, partnership, investment club, profit sharing or retirement plan, etc.) in which you, your spouse, or minor child(ren) have a financial interest as an owner, partner, beneficiary, officer, or director.</li> </ul> <p>Report loans and credit extensions even if there is no unpaid balance and even if you are recused from dealing with that lender.</p>	<p>Loans for which an SA, SA subsidiary, or HC is merely the servicer, not the owner.</p> <p>Loans to limited partnerships or closely-held corporations in which you, your spouse, or minor child(ren) individually or jointly hold less than a 10% interest, with no managerial position.</p>

**Instructions:** When listing a credit card, give the name of the lending institution, not just a retailer's name (such as "Macy's credit card"). To determine the actual lender, check the back of the credit card or your monthly statement, or call the credit card company to inquire.

**Reportable information: (If none, check here. )**

Name of creditor		City		State	OTS Docket No.
Borrower's relationship to you	Type (auto loan, credit card, etc.)	Loan amount or credit limit \$		Maturity Date (Year)	
If this is a credit card, was the account obtained and is it being held on the same terms and conditions that would be offered to a member of the general public in comparable financial circumstances to this borrower? No <input type="checkbox"/> Yes <input type="checkbox"/>					
Name of creditor		City		State	OTS Docket No.
Borrower's relationship to you	Type (auto loan, credit card, etc.)	Loan amount or credit limit \$		Maturity Date (Year)	
If this is a credit card, was the account obtained and is it being held on the same terms and conditions that would be offered to a member of the general public in comparable financial circumstances to this borrower? No <input type="checkbox"/> Yes <input type="checkbox"/>					
Name of creditor		City		State	OTS Docket No.
Borrower's relationship to you	Type (auto loan, credit card, etc.)	Loan amount or credit limit \$		Maturity Date (Year)	
If this is a credit card, was the account obtained and is it being held on the same terms and conditions that would be offered to a member of the general public in comparable financial circumstances to this borrower? No <input type="checkbox"/> Yes <input type="checkbox"/>					
Name of creditor		City		State	OTS Docket No.
Borrower's relationship to you	Type (auto loan, credit card, etc.)	Loan amount or credit limit \$		Maturity Date (Year)	
If this is a credit card, was the account obtained and is it being held on the same terms and conditions that would be offered to a member of the general public in comparable financial circumstances to this borrower? No <input type="checkbox"/> Yes <input type="checkbox"/>					

**2. Servicing by an SA or subsidiary.**

Does an SA or SA subsidiary now service any loan you have that was not reported in the preceding question? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, complete the following for each servicer.			
Complete name of servicer		City	State      OTS Docket No.
Have you had any problem with this servicer? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, briefly describe:			

### 3. Direct ownership of SA or HC securities.

Do you, your spouse, or minor child(ren) hold any financial interest in an SA or HC through ownership of stock, stock options, bonds, commercial paper, or other securities?

No  Yes  If yes, provide details below.

Complete name of SA or HC		Headquarters City		State	OTS Docket No.
Whose interest?	Type of interest (stocks, bonds, etc.)	Year acquired	Manner of acquisition	Current value or price (approx.) \$	
Complete name of SA or HC		Headquarters City		State	OTS Docket No.
Whose interest?	Type of interest (stocks, bonds, etc.)	Year acquired	Manner of acquisition	Current value or price (approx.) \$	

### 4. Indirect ownership of SA or HC securities through a business entity.

Does any business entity (corporation, partnership, trust, investment club, profit sharing or retirement plan, etc.) in which you, your spouse, or minor child(ren) have a financial interest as an owner, partner, beneficiary, officer or director, hold any financial interest in securities of an SA or HC? Do not report (1) limited partnerships or closely-held corporations in which you, your spouse, or minor child(ren) jointly hold less than a 10% interest, with no managerial position, or (2) publicly traded mutual funds with less than 25% of their assets invested in SAs or HCs.

No  Yes  If yes, provide details below.

Name of business entity		City		State	
Your interest (stock, bonds, management, etc.)	Name(s) of SA or HC owned		OTS Docket No.	Current value or price (approx.) \$	

### 5. Employment or business activities outside OTS.

Report for Yourself:	Do Not Report:
<p>All positions held at any time during the past year, whether or not compensated. Positions to report include employee, officer, director, trustee, general partner, proprietor, representative, agent, executor, or consultant of any of the following:</p> <ul style="list-style-type: none"> <li>• Corporation, partnership, trust, bank/thrift, or any other business entity</li> <li>• Non-profit or volunteer organization</li> <li>• Educational institution</li> </ul>	<ul style="list-style-type: none"> <li>• Any position held by your spouse or minor child</li> <li>• Any position with a civic, scout, religious, educational, fraternal, social, community, veterans, or charitable organization, UNLESS the activity (1) entails management of a business-type activity such as the direct operation of a commercial-type clubhouse; OR (2) requires you to make decisions or recommendations about loans or investments</li> <li>• Rental of real or personal property unless it takes you more than 16 hours per month</li> <li>• Participation in activities of a professional association of which you are a member (e.g., American Bankers Association)</li> <li>• Volunteer fundraising for charitable, religious, or non-profit organizations</li> <li>• Volunteer coaching of recreational sports activities</li> <li>• Uncompensated teaching or other assistance at a children's religious education program</li> <li>• Volunteer service on the board of your homeowners' or condominium association, UNLESS the board makes decisions about loans or investments</li> <li>• Service in any U.S. or state military unit, including the National Guard</li> </ul>

Reportable information: If none, check here.

Name of Organization (include city and state where organization is located)	Type of organization and nature of its business	Your position	Compensation last 12 months	X if no longer held
1			\$	<input type="checkbox"/>
2			\$	<input type="checkbox"/>
3			\$	<input type="checkbox"/>

### 6. Employment of family by OTS-regulated entities or contractors.

Is any family member (your spouse, parent, child, brother or sister, only) employed by an SA, HC, subsidiary, or affiliate, or any firm or business with which, to your knowledge, OTS has a regulatory, contractual, or other business or financial relationship?  
 No  Yes  If yes, provide details below.

Family member's name	Relationship to you	Position	Nature of business	
Name of business entity		City	State	
Family member's name	Relationship to you	Position	Nature of business	
Name of business entity		City	State	

### 7. Other disclosures

Are there any other relationships or interests not reported on this Disclosure that may create an appearance of a conflict of interest with an SA, HC, subsidiary, affiliate, or other prohibited source (such as your close personal relationship with an employee or your seeking employment)?

No  Yes

If yes, provide details here or attach an explanation:

### 8. Certification

I certify that my responses in this OTS Confidential Financial Disclosure for Contract Employees and any attachments are true, complete and correct, to the best of my knowledge and belief.

/ /

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### OTS EVALUATION

I have reviewed this filer's OTS Confidential Financial Disclosure for Contract Employees to ensure that actual and apparent conflicts of interest are avoided. I find:

- No affiliation(s)/financial interest(s) reported.
- All reported affiliations/financial interests are permissible under applicable rules.
- Reported affiliation(s)/financial interest(s) are unrelated to assigned duties; no conflicts appear to exist.
- Assigned duties require participation in matters involving or which may involve the following reported affiliation(s)/financial interest(s): \_\_\_\_\_

This conflict or apparent conflict will be resolved by: Mark 'X' in applicable space below, and explain if 'Other'.

- |   |  |
|---|--|
| <input type="checkbox"/> Divestiture of the interest(s) and elimination of all filer's related duties pending full divestiture. | <input type="checkbox"/> Waiver (current or to be requested) |
| <input type="checkbox"/> Disqualification (recusal)   | <input type="checkbox"/> Change in assigned duties           |
|   | <input type="checkbox"/> Other: _____                        |

Signature of Reviewing Official

Title of Reviewing Official:

Date

- Ethics Counsel
- Ethics Officer