

II. Compliance Examinations — SOURCE Violation Codes

SOURCE Exam Violation Code Text List

| Violation Codes | Description |
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| A | Advertisement of Membership |
| 800000 | Uncoded. [800000] |
| 800101 | Section 328.2 of the FDIC regulations requires each insured bank to continuously display the official bank sign at each station or window where insured deposits are usually and normally received in its main office and any branches except on automatic service facilities. [800101] |
| 800301 | Section 328.3 of the FDIC regulations requires each insured bank to include, with certain exceptions, the official advertising statement in all advertisements. [800301] |
| 800401 | Section 328.3(e) of FDIC regulations states that an insured depository institution shall not include the official advertising statement, or any other statement or symbol which implies or suggests the existence of Federal deposit insurance, in any advertisement relating solely to non-deposit products or hybrid products, except as permitted in § 328.3(e)(4). In advertisements containing information about both insured deposit products and non-deposit products or hybrid products, an insured depository institution shall clearly segregate the official advertising statement or similar statement from that portion of the advertisement that relates to the non-deposit products. [800401] |
| 800501 | Section 328.4 of FDIC regulations prohibits an insured depository institution from receiving deposits at any teller station or window where any noninsured institution receives deposits or similar liabilities, except for deposits received at a Remote Service Facility. [800501] |
| B | Branch Closings |
| 930000 | Uncoded. [930000] |
| 930101 | Section 42 of the FDI Act requires that all insured depository institutions adopt written policies for branch closings. If an institution has no |

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| | branches, it must adopt a policy for branch closing when it establishes its first branch. The policy should meet the size and needs of the institution, and include factors for determining which branch to close, which customers to notify, and procedures for providing the required notices. This section further requires institutions to provide the required notices to its customers when it closes a branch. [930101] |
| C | Children's Online Privacy Protection Rule |
| 920000 | Uncoded. [920000] |
| 920401 | Section 312.4(a) of the Federal Trade Commission Children's Online Privacy Protection Rule requires that notices be clearly and understandably written, complete, and contain no unrelated, confusing, or contradictory materials. [920401] |
| 920402 | Section 312.4(b) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator of a website or online service that is directed to children, or that has a separate children's area, to post a link to a notice of its information practices with regard to children on the home page, and, as applicable, at each area where personal information is collected from children. The placement of the link and the content of the notice must be as prescribed in this section. [920402] |
| 920501 | Section 312.5(a)(1) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to obtain verifiable parental consent before any collection, use, and/or disclosure of personal information from a child, including consent to any material changes to the information practices to which the parent has previously consented. [920501] |
| 920502 | Section 312.5(a)(2) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to give the parent the option to consent to the collection and use of the child's personal information without consenting to disclosure of the child's personal information to third parties. [920502] |

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| 920601 | Section 312.6(a) of the Federal Trade Commission Children's Online Privacy Protection Rule requires an operator to provide, upon the request of a parent whose child has provided personal information to the website or online service, to that parent 1) a description of the types of personal information collected from children, 2) the opportunity to refuse to permit further use or collection of information from their child, 3) the opportunity to have their child's personal information deleted, and 4) a means of reviewing any personal information collected from their child, in accordance with this section. [920601] | | yond a CMSA boundary or a state boundary. [441001] |
| 920701 | Section 312.7 of the Federal Trade Commission Children's Online Privacy Protection Rule prohibits an operator from conditioning a child's participation in a game, the offering of a prize, or another activity on the child disclosing more personal information than is reasonably necessary to participate in such activity. [920701] | 441501 | Section 345.42(a) of FDIC regulations requires a financial institution to collect, and maintain in machine readable form, the following data for each small business or small farm loan originated or purchased: (1) a unique number or symbol to identify the relevant loan file; (2) the loan amount at origination; (3) the loan location; and (4) an indicator of whether the loan was to a business or farm with gross annual revenues of \$1 million or less. [441501] |
| Community Reinvestment Act (CRA) | | | |
| 440000 | Uncoded. [440000] | 442001 | Section 345.42(b) of FDIC regulations requires a financial institution to annually report the required loan information for the prior calendar year by March 1 in machine readable form. [442001] |
| 440101 | Section 345.41(a) of FDIC regulations requires a financial institution to delineate one or more assessment areas within which the FDIC evaluates the bank's record of helping to meet the credit needs of its community. [440101] | 442201 | Section 345.43(a) of FDIC regulations requires a financial institution to maintain a public file that includes the following information: (1) written comments received from the public; (2) a copy of the public section of the most recent CRA Performance Evaluation; (3) a list of its branches; (4) a list of branches opened or closed; (5) a list of services generally offered; and (6) a map of each assessment area. [442201] |
| 440501 | Section 345.41 (c) of FDIC regulations requires the assessment area to consist of one or more MSAs, or one or more contiguous political subdivision, such as counties, cities, or towns, and include the geographies in which the financial institution has its main office, its branches, and its deposit-taking RSFs, as well as the surrounding geographies in which the financial institution has originated or purchased a substantial portion of its loans. [440501] | 442501 | Section 345.43(b)(1)(i) of FDIC regulations requires additional information to be included in certain financial institutions' public files regarding consumer loans considered under the lending test. [442501] |
| 441001 | Section 345.41(e) of FDIC regulations requires that each financial institution's assessment area (s): (1) consist only of whole geographies; (2) not reflect illegal discrimination; (3) not arbitrarily exclude low- and moderate-income geographies; and (4) not extend substantially be- | 443001 | Section 345.43(b)(1)(ii) of FDIC regulations requires a financial institution, other than a small institution, to include its CRA Disclosure Statement in the public file within three business days. [443001] |
| | | 443501 | Section 345.43(b)(2) of FDIC regulations requires a financial institution that reports HMDA data, to include in its public file a copy of the HMDA Disclosure Statement for each of the prior two calendar years. [443501] |

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| 444001 | Section 345.43(b)(3) of FDIC regulations requires a financial institution, which meets the definition of a small institution, to include in the public file its loan-to-deposit ratio for each quarter of the prior calendar year. [444001] | 102301 | Section 213.3(a) of Regulation M requires a lessor to make the disclosures required by § 213.4. The disclosures shall be made clearly and conspicuously in writing in a form the consumer may keep. The disclosures required by this part may be provided to the lessee in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [102301] |
| 444501 | Section 345.43(b)(4) of FDIC regulations requires a financial institution that is approved to be assessed under a strategic plan to include in its public file a copy of that plan. [444501] | 103101 | Section 213.4 of Regulation M requires the lessor to make the required applicable disclosures. [103101] |
| 445001 | Section 345.43(b)(5) of FDIC regulations requires a financial institution that received a less than satisfactory rating during its most recent examination to include in its public file a description of its current efforts to improve its performance. The financial institution is required to update the description quarterly. [445001] | 103301 | Section 213.5 of Regulation M requires new disclosures be made if a renegotiation occurs. [103301] |
| 445501 | Section 345.43(c)(1) of FDIC regulations requires a financial institution to make available for public inspection the required information at the main office. [445501] | 103401 | Section 213.7(d) of Regulation M requires that if an advertisement for consumer leasing states specific leasing terms, such advertisement shall contain additional necessary prescribed disclosures. [103401] |
| 446001 | Section 345.43(c)(2) of FDIC regulations requires a financial institution to make available at each branch, a copy of its most recent CRA Performance Evaluation, and a list of services provided by the branch, and within five calendar days of the request, all of the information in the public file relating to the assessment area in which the branch is located. [446001] | 103501 | Section 213.8 of Regulation M requires the lessor to retain evidence of compliance for a period of not less than two years after the date the disclosures are required to be made or an action is required to be taken. [103501] |
| 446501 | Section 345.43(e) of FDIC regulations requires a financial institution to ensure that all applicable information in its public file is current as of April 1 of each year. [446501] | Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM) | |
| 447001 | Section 345.44 of FDIC regulations requires a financial institution to provide in the lobby of its main office and each of its branches, the appropriate public notice set forth in Appendix B of this part. [447001] | 710000 | Uncoded. [710000] |
| Consumer Leasing | | 710201 | Section 4(a)(1) of the CAN-SPAM Act states whoever knowingly: (1) accesses a protected computer without authorization, and intentionally initiates the transmission of multiple commercial electronic mail messages from or through such computer; (2) uses a protected computer to relay or retransmit multiple commercial electronic mail messages, with the intent to deceive or mislead recipients, or any Internet access service, as to the origin of such messages; (3) materially falsifies header infor- |
| 100000 | Uncoded. [100000] | | |

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| | <p>mation in multiple commercial electronic mail messages and intentionally initiates the transmission of such messages; (4) registers, using information that materially falsifies the identity of the actual registrant, for five or more electronic mail accounts or online user accounts or two or more domain names, and intentionally initiates the transmission of multiple commercial electronic mail messages from any combination of such accounts or domain names; or (5) falsely represents oneself to be the registrant or the legitimate successor in interest to the registrant of 5 or more Internet Protocol addresses, and intentionally initiates the transmission of multiple commercial electronic mail messages from such addresses, or conspires to do so, shall be punished as provided in subsection (b). [710201]</p> | | <p>requesting not to receive future commercial electronic mail messages from that sender at the electronic mail address where the message was received; (ii) remains capable of receiving such messages or communications for no less than 30 days after the transmission of the original message. [710403]</p> |
| 710401 | <p>Section 5(a)(1) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission, to a protected computer, of a commercial electronic mail message, or a transactional or relationship message, that contains, or is accompanied by, header information that is materially false or materially misleading. [710401]</p> | 710404 | <p>Section 5(a)(4) of the CAN-SPAM Act states if a recipient makes a request using a mechanism provided pursuant to paragraph (3) not to receive some or any commercial electronic mail messages from such sender, then it is unlawful: (i) for the sender to initiate the transmission to the recipient, more than 10 business days after the receipt of such request, of a commercial electronic mail message that falls within the scope of the request; (ii) for any person acting on behalf of the sender to initiate the transmission to the recipient, more than 10 business days after the receipt of such request, of a commercial electronic mail message with actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that such message falls within the scope of the request; (iii) for any person acting on behalf of the sender to assist in initiating the transmission to the recipient, through the provision or selection of addresses to which the message will be sent, of a commercial electronic mail message with actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that such message would violate clause (i) or (ii); or (iv) for the sender, or any other person who knows that the recipient has made such a request, to sell, lease, exchange, or otherwise transfer or release the electronic mail address of the recipient (including through any transaction or other transfer involving mailing lists bearing the electronic mail address of the recipient) for any purpose other than compliance with this Act or other provision of law. [710404]</p> |
| 710402 | <p>Section 5(a)(2) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission to a protected computer of a commercial electronic mail message if such person has actual knowledge, or knowledge fairly implied on the basis of objective circumstances, that a subject heading of the message would be likely to mislead a recipient, acting reasonably under the circumstances, about a material fact regarding the contents or subject matter of the message. [710402]</p> | 710405 | <p>Section 5(a)(5) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission of any commercial electronic mail message to a protected computer unless the message provides: (i) clear and conspicuous identification that the message is an advertisement or solicitation; (ii) clear and conspicuous</p> |
| 710403 | <p>Section 5(a)(3) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission to a protected computer of a commercial electronic mail message that does not contain a functioning return electronic mail address or other Internet-based mechanism, clearly and conspicuously displayed that: (i) a recipient may use to submit, in a manner specified in the message, a reply electronic mail message or other form of Internet-based communication</p> | | |

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| | notice of the opportunity under paragraph (3) to decline to receive further commercial electronic mail messages from the sender; and (iii) a valid physical postal address of the sender. [710405] |
| 710501 | Section 5(b) of the CAN-SPAM Act makes it unlawful for any person to initiate the transmission, to a protected computer, of a commercial electronic mail message that is unlawful under subsection (a), or to assist in the origination of such message through the provision or selection of addresses to which the message will be transmitted; to use scripts or other automated means to register for multiple electronic mail accounts or online user accounts from which to transmit to a protected computer, or enable another person to transmit to a protected computer, a commercial electronic mail message that is unlawful under subsection (a); to relay or retransmit a commercial electronic mail message that is unlawful under subsection (a) from a protected computer or computer network that such person has accessed without authorization. [710501] |
| 710701 | Section 5(d) of the CAN-SPAM Act makes it unlawful for a person to initiate in or affecting interstate commerce a transmission, to a protected computer, of any commercial electronic mail message that includes sexually oriented material. [710701] |
| 710901 | Section 6 of the CAN-SPAM Act makes it unlawful for a person to promote, or allow the promotion of, that person's trade or business, or goods, products, property, or services sold, offered for sale, leased or offered for lease, or otherwise made available through that trade or business, in a commercial electronic mail message the transmission of which is in violation of § 5(a)(1) if that person knows, or should have known in the ordinary course of that person's trade or business, that the goods, products, property, or services sold, offered for sale, leased or offered for lease, or otherwise made available through that trade or business were being promoted in such a message; received or expected to receive an economic benefit from such promotion; and took no reasonable action. [710901] |

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| | Credit Practices Rule/Unfair and Deceptive Acts and Practices |
| 540000 | Uncoded. [540000] |
| 541101 | Section 227.13(a) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a confession of judgment. [541101] |
| 541301 | Section 227.13(b) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a waiver of exemption. [541301] |
| 541501 | Section 227.13(c) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains an irrevocable assignment of wages. [541501] |
| 541701 | Section 227.13(d) of Federal Reserve Regulation AA prohibits a financial institution from entering into a consumer credit obligation or from enforcing any provisions contained in a purchased consumer credit obligation that contains a nonpurchase money security interest in household goods. [541701] |
| 541901 | Section 227.14(a) of Federal Reserve Regulation AA prohibits a financial institution from misrepresenting the nature or extent of cosigner liability in connection with an extension of consumer credit, or to obligate a cosigner unless he or she has previously been informed of the nature of the cosigner liability. [541901] |
| 542101 | Section 227.14(b) of Federal Reserve Regulation AA requires that a notice disclosing the nature of the obligation be given to each cosigner, either in a separate document or in the credit obligation, prior to the time that the cosigner becomes obligated. This section further requires the notice to contain language substan- |

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| | tially similar to the Notice to Cosigner specified in the regulation. [542101] | | to dispose of the device if validation is not desired. [280301] |
| 542201 | Section 227.15(a) of Federal Reserve Regulation AA prohibits a bank from assessing a late charge on a payment, when the only delinquency is attributable to late charges on earlier installments, and the payment is a full payment for the applicable period and is paid on its due date or within an applicable grace period. [542201] | 280302 | Section 205.5(b)(3) of Regulation E prohibits a financial institution from distributing an unvalidated access device to a consumer, on an unsolicited basis, without a complete disclosure of the consumer's rights and liabilities that will apply if the access device is validated. [280302] |
| 542501 | Section 5 of the Federal Trade Commission Act prohibits unfair acts or practices. An act or practice is unfair where it (1) causes or is likely to cause substantial injury to consumers, (2) cannot be reasonably avoided by consumers, and (3) is not outweighed by countervailing benefits to consumers or to competition. Public policy may also be considered in the analysis of whether a particular act or practice is unfair. [542501] | 280701 | Section 205.5(b)(4) of Regulation E prohibits a financial institution from validating an access device without an oral or written request or application for validation from the consumer, or without using reasonable means to verify the consumer's identity. [280701] |
| 542801 | Section 5 of the Federal Trade Commission Act prohibits deceptive acts or practices. To determine whether a representation, omission, or practice is "deceptive," a three-part test is used. First, the representation, omission, or practice must mislead or be likely to mislead the consumer. Second, the consumer's interpretation of the representation, omission, or practice must be reasonable under the circumstances. Lastly, the misleading representation, omission, or practice must be material. [542801] | 281001 | Section 205.6(a) of Regulation E provides that a financial institution may impose liability on a consumer for unauthorized transfers involving the consumer's account only if certain conditions are met. [281001] |
| | | 281501 | Section 205.6(b) of Regulation E prohibits a financial institution from imposing liability on a consumer in excess of the applicable limitation detailed in the regulation. [281501] |
| | | 281701 | Section 205.7(a) of Regulation E requires a financial institution to provide a consumer with an initial disclosure statement that the consumer may retain at the time the consumer contracts for an electronic fund transfer service or before the first electronic fund transfer involving the consumer's account is made. [281701] |
| E | Electronic Fund Transfer | 282101 | Section 205.7(b)(1) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's liability under section 205.6, or other applicable law or agreement, for unauthorized electronic fund transfers. [282101] |
| 280000 | Uncoded. [280000] | 282201 | Section 205.7(b)(2) of Regulation E requires a financial institution to include in the initial disclosure statement the telephone number and address of the person or office to be notified when the consumer believes that an unauthorized electronic fund transfer has been or may be made. [282201] |
| 280101 | Section 205.5(a) of Regulation E prohibits a financial institution from issuing an unsolicited, validated access device that is not a renewal of or in substitution for an accepted access device. [280101] | | |
| 280301 | Section 205.5(b)(2) of Regulation E prohibits a financial institution from distributing an unvalidated access device to a consumer, on an unsolicited basis, without informing the consumer that the access device is not validated and how | | |

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| 282401 | Section 205.7(b)(3) of Regulation E requires a financial institution to include in the initial disclosure statement the financial institution's business days as determined under Section 205.2(d). [282401] | 283601 | Section 205.7(b)(10) of Regulation E requires a financial institution to provide in the initial disclosure statement a notice substantially similar to the notice set forth in this section concerning error resolution procedures and the consumer's rights under them. [283601] |
| 282601 | Section 205.7(b)(4) of Regulation E requires a financial institution to include in the initial disclosure statement the type of electronic fund transfers that the consumer may make and any limitation on the frequency and dollar amount of transfers. [282601] | 283701 | Section 205.7(b)(11) of Regulation E requires a financial institution to provide in the initial disclosure statement a notice that a fee may be imposed by an ATM operator when the consumer initiates an electronic fund transfer or makes a balance inquiry, and also by any network used to complete the transaction. [283701] |
| 282801 | Section 205.7(b)(5) of Regulation E requires a financial institution to include in the initial disclosure statement any fees for electronic fund transfers or for the right to make transfers. [282801] | 283801 | Section 205.7(c) of Regulation E requires a financial institution to provide new disclosures when an electronic fund transfer service added to a customer's account is subject to terms and conditions that are different from those described in the initial disclosures. [283801] |
| 282901 | Section 205.7(b)(6) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's right to receive documentation of electronic fund transfers, as provided in Sections 205.9, 205.10(a) and 205.10(d). [282901] | 283901 | Section 205.8(a) of Regulation E requires a financial institution to provide a written notice to a consumer, at least 21 days before the effective date of any change in a term or condition required to be disclosed under section 205.7(b) if the change would result in increased fees or liability, fewer types of available services, or stricter limitations on the frequency or dollar amounts of transfers. [283901] |
| 283101 | Section 205.7(b)(7) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the consumer's right to stop payment of a preauthorized electronic fund transfer and the procedure for initiating a stop-payment order, as provided in Section 205.10(c). [283101] | 284201 | Section 205.8(b) of Regulation E requires a financial institution to provide a consumer with the error resolution notice set forth in Section 205.7(b)(10) at least once each calendar year or, alternatively, the notice set forth in Section 205.8(b) on or with each periodic statement. [284201] |
| 283301 | Section 205.7(b)(8) of Regulation E requires a financial institution to include in the initial disclosure statement a summary of the financial institution's liability to the consumer for its failure to make or to stop certain transactions under Section 910 of the EFT Act. [283301] | 284401 | Section 205.9(a) of Regulation E requires a financial institution to make available to the consumer a written receipt of an electronic fund transfer at the time the consumer initiates the transfer at an electronic terminal, except as provided in paragraph (e) of this section. [284401] |
| 283401 | Section 205.7(b)(9) of Regulation E requires a financial institution to describe in the initial disclosure statement the circumstances under which the institution, in the ordinary course of business, will disclose information to third parties concerning the consumer's account. [283401] | | |

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| 284501 | Section 205.9(a)(1) of Regulation E requires a financial institution to include on a terminal receipt the amount of the electronic fund transfer and, where a financial institution, other than the financial institution holding the consumer's account, owns or operates the terminal and imposes a charge on the consumer for an electronic fund transfer, the amount of the charge must be disclosed on the receipt and on a sign posted on or near the terminal. [284501] | 286201 | Section 205.9(b)(1) of Regulation E requires a financial institution to include on or with a periodic statement the amount of each electronic fund transfer occurring during the cycle, the date each transfer was credited or debited to the consumer's account, the type of each transfer and the type of the consumer's account(s) to or from which funds were transferred, as well as the name of any third party to or from whom funds were transferred. [286201] |
| 284901 | Section 205.9(a)(2) of Regulation E requires that the calendar date the consumer initiated a transfer be included on the terminal receipt. [284901] | 286501 | Section 205.9(b)(1)(iv) of Regulation E requires a financial institution, for each transfer initiated by the consumer at an electronic terminal, to include on or with the periodic statement the location or other identification of the terminal that appeared on the receipt. [286501] |
| 285101 | Section 205.9(a)(3) of Regulation E requires a bank to describe on a terminal receipt the type of transfer and the type of the consumer's account to or from which the funds are transferred. [285101] | 286801 | Section 205.9(b)(1)(v) of Regulation E requires a financial institution, for each transfer initiated by the consumer at an electronic terminal which used a code on the receipt to identify a third party to or from whom funds were transferred, to include on or with the periodic statement the code and the name of the third party. [286801] |
| 285401 | Section 205.9(a)(4) of Regulation E requires a financial institution to include on a terminal receipt a number or code identifying the consumer's account(s) or the access device used for the transfer. [285401] | 287001 | Section 205.9(b)(2) of Regulation E requires a financial institution to include on a periodic statement the number(s) of the consumer's account(s) for which the statement is issued. [287001] |
| 285601 | Section 205.9(a)(5) of Regulation E requires a financial institution to include on a terminal receipt the location of the terminal at which the transfer was initiated or other identification of the terminal. [285601] | 287101 | Section 205.9(b)(3) of Regulation E requires disclosure on the periodic statement of the total amount of any fees, other than a finance charge, assessed against the account during the statement period. [287101] |
| 285701 | Section 205.9(a)(6) of Regulation E requires a financial institution to include on a terminal receipt the name of any third party to or from whom funds are transferred, as applicable. [285701] | 287301 | Section 205.9(b)(4) of Regulation E requires a financial institution to include on a periodic statement the balances in a consumer's account (s) at the beginning and at the close of the statement period. [287301] |
| 285901 | Section 205.9(b) of Regulation E requires a financial institution to provide a consumer holding an account to or from which electronic fund transfers can be made with a statement for each monthly or shorter cycle in which an electronic fund transfer has occurred, or at least a quarterly statement if no transfer has occurred. [285901] | 287401 | Section 205.9(b)(5) of Regulation E requires a financial institution to include on a periodic statement, preceded by "Direct Inquiries To:" or similar language, the address and telephone number to be used for inquiry or notice of error |

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| | or, alternatively, to provide the appropriate address and telephone number on the notice of error resolution procedures. [287401] | 288601 | Section 205.11(c) of Regulation E requires a financial institution to promptly investigate and determine whether an error occurred and transmit the results of the investigation and determination to the consumer within the prescribed timeframe after receiving oral notice of an error. (Alternatively, provided the financial institution has complied with the conditions specified therein regarding the provisional recrediting of the amount of the alleged error, it may investigate and determine within the prescribed timeframe whether an error occurred and transmit the results of the investigation and determination to the consumer.) [288601] |
| 287601 | Section 205.9(b)(6) of Regulation E requires, if a financial institution uses the notice procedures set forth in Section 205.10(a)(1)(iii) for preauthorized credits, that the institution include on the periodic statement the telephone number the consumer may call to ascertain whether a preauthorized transfer to the consumer's account has occurred. [287601] | 288901 | Section 205.11(c)(1) of Regulation E requires, where the financial institution determines that an error occurred, that the error be corrected within one business day and that the financial institution notify the consumer of the correction within the prescribed timeframe. [288901] |
| 287701 | Section 205.10(a)(1) of Regulation E requires a financial institution to provide notice, by one of three methods, where a consumer's account is scheduled to be credited by a preauthorized electronic fund transfer from the same payor at least once every 60 days and the payor does not provide positive notice to the consumer that transfer has been initiated. [287701] | 289201 | Section 205.11(d) of Regulation E requires, when the financial institution determines that no error occurred or that an error occurred in a different manner or amount from that described by the consumer, that the financial institution provide the consumer with a written explanation of its findings within prescribed time limits and include a notice of the consumer's right to request the documents upon which the financial institution relied in making its determination. [289201] |
| 287901 | Section 205.10(a)(3) of Regulation E requires a financial institution to credit to a consumer's account the amount of a preauthorized transfer as of the day the funds for the transfer are received. [287901] | 289501 | Section 205.11(d)(2) of Regulation E requires, upon debiting a provisionally credited amount, that the financial institution notify the consumer of the date and amount of the debiting and the fact that the financial institution will honor checks and drafts payable to third parties and preauthorized transfers from the consumer's account for 5 business days after transmittal of the notice to the extent these payments would have been made if the provisionally credited funds had not been debited. [289501] |
| 288001 | Section 205.10(b) of Regulation E allows preauthorized electronic fund transfers from a consumer's account only upon written authorization by the consumer and requires the financial institution to provide a copy of the authorization to the consumer. [288001] | 289801 | Section 205.11(d)(1) of Regulation E requires, upon a consumer's request, that the financial institution promptly mail or deliver to the consumer copies of the documents upon which the |
| 288301 | Section 205.10(c) of Regulation E requires a financial institution to honor a consumer's order to stop payment of a preauthorized electronic fund transfer from the consumer's account when made in a timely manner and in accordance with the conditions prescribed. [288301] | | |
| 288501 | Section 205.10(d) of Regulation E requires, where a preauthorized electronic fund transfer from a consumer's account varies in amount from the previous transfer relating to the same authorization of the preauthorized amount, that a financial institution provide the consumer written notice of the amount and scheduled date of the transfer at least 10 days before the scheduled transfer. [288501] | | |

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| | financial institution relied in making its determination that no error occurred. [289801] | | and in a form the consumer may keep. The disclosures required by this part may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [295401] |
| 289901 | Section 205.13(b) of Regulation E requires the financial institution to maintain evidence of compliance with the requirements imposed by the EFT Act and Regulation E for at least two years from the date disclosures are required to be made or action is required to be taken. [289901] | 295701 | Section 205.17(b)(1) of Regulation E prohibits a financial institution from imposing a fee or charge on a consumer's account for paying an ATM or one-time debit card transaction pursuant to the institution's overdraft service, except as provided under paragraph (c) of this section, unless the institution: (1) provides the consumer with a written notice segregated from all other information, describing the institution's overdraft service (notice can be provided electronically if consumer agrees); (2) provides a reasonable opportunity for the consumer to affirmatively consent, or opt in, to the service for ATM and one-time debit card transactions; (3) obtains the consumer's affirmative consent, or opt-in, to the institution's payment of ATM or one-time debit card transactions; and (4) provides the consumer with confirmation of the consumer's consent in writing which includes a statement informing the consumer of the right to revoke such consent (may be provided electronically if consumer agrees). [295701] |
| 290000 | Uncoded. [290000] | | |
| 295001 | Section 913 of the Electronic Fund Transfer Act prohibits the conditioning of an extension of consumer credit on repayment by means of preauthorized electronic fund transfers, except as otherwise permitted in the case of automatic repayment of credit extended under certain credit plans or extended to maintain a specified minimum balance in the consumer's account. [295001] | 295702 | Section 205.17(b)(2) of Regulation E prohibits a financial institution from: (1) conditioning the payment of any overdrafts for checks, ACH transactions, and other types of transactions on the consumer affirmatively consenting to the institution's payment of ATM and one-time debit card transactions pursuant to the institution's overdraft service; or (2) declining to pay checks, ACH transactions, and other types of transactions that overdraw the consumer's account because the consumer has not affirmatively consented to the institution's overdraft service for ATM and one-time debit card transactions. [295702] |
| 295002 | Section 913 of the Electronic Fund Transfer Act prohibits requiring a consumer to establish an account for receipt of electronic fund transfers with a particular financial institution as a condition of employment or receipt of a government benefit. [295002] | | |
| 295101 | Section 205.16(b) of Regulation E requires a financial institution that imposes a fee on a consumer for initiating an electronic fund transfer or balance inquiry to: (1) provide notice that a fee will be imposed; and (2) disclose the amount of the fee. Notices must be provided on at the machine and on the screen in accordance with §205.16(c). [295101] | 295703 | Section 205.17(b)(3) of Regulation E requires the financial institution to provide to consumers who do not affirmatively consent to the institution's overdraft service for ATM and one-time |
| 295201 | Section 205.16(e) of Regulation E prohibits a financial institution from imposing a fee on a consumer for initiating an electronic fund transfer or balance inquiry unless the consumer is provided the notices required under §205.16(c) and the consumer elects to continue the transaction after receiving such notices. [295201] | | |
| 295401 | Section 205.4(a)(1) of Regulation E states the disclosures required under this part shall be clear and readily understandable, in writing, | | |

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| | debit card transactions the same account terms, conditions, and features that it provides to consumers who affirmatively consent, except for the overdraft service for ATM and one-time debit card transactions. [295703] | 295825 | Section 205.18(c)(2) of Regulation E requires a financial institution to provide an annual notice concerning error resolution that is substantially similar to the notice contained in paragraph A-7 (b) of this part, in place of the notice required by Section 205.8(b). Alternatively, a financial institution may include on or with electronic and written history provided in accordance with Section 205.18(b)(1), a notice that is substantially similar to the abbreviated notice for periodic statements contained in paragraph A-3(b) in appendix A of this part, modified as necessary to reflect the error resolution provision set forth in this section. [295825] |
| 295704 | Section 205.17(d) of Regulation E requires the notice under (b)(1)(i) of this section shall be substantially similar to Model Form A-9 set forth in Appendix A of this part. The notice must address the following six items, as applicable, and may not contain any information not specified in or otherwise permitted by this paragraph: (1) describe the overdraft service; (2) state the amount of fees imposed; (3) state the maximum number of fees or charges per day or, if applicable, that there is no limit; (4) explain the consumer's right to opt-in; (5) describe any alternative plans offered for covering overdrafts; and (6) if applicable, the financial institution may state the consumer has the right to opt-in or opt-out of the payment of overdrafts for other types of transactions. [295704] | 295830 | Section 205.18(c)(4) of Regulation E requires a financial institution to follow certain time-frames in order to fulfill the error resolution requirements set forth in section 205.11. [295830] |
| | | 296030 | Section 205.20(c)(1) of Regulation E requires that disclosures made under this section be clear and conspicuous. [296030] |
| 295706 | Section 205.17(f) of Regulation E requires a financial institution to provide consumers a continuing right to opt-in or revoke their consent at any time. An institution must implement a consumer's revocation of consent as soon as reasonably practicable. [295706] | 296035 | Section 205.20(c)(2) of Regulation E requires that disclosures must be provided to the consumer in written or electronic form. Written and electronic disclosures made under this section must be in a retainable form. Only disclosures provided under paragraph (c)(3) and (h) (2) of this section may be given orally. [296035] |
| 295810 | Section 205.18(b)(1) of Regulation E requires an institution offering payroll cards to provide periodic statements required by Section 205.9 (b) unless the conditions set forth in paragraphs (b)(1)(i) through (b)(1)(iii) of this section are met. [295810] | 296040 | Section 205.20(c)(3) of Regulation E requires that before a gift certificate, store gift card, or general-use prepaid card is purchased, a person that issues or sells such certificate or card must disclose to the consumer the information required by paragraphs (d)(2), (e)(3), and (f)(1) of this section. [296040] |
| 295815 | Section 205.18(b)(2) of Regulation E requires the history of account transactions provided under paragraphs (b)(1)(ii) and (iii) of this section to include the information set forth in section 205.9(b). [295815] | 296045 | Section 205.20(c)(4) of Regulation E states that disclosures required by paragraphs (a)(4)(iii), (d)(2), (e)(3), and (f)(2) of this section must be made on the certificate or card, or in the case of a loyalty, award, or promotional gift card, on the card, code, or other device. [296045] |
| 295820 | Section 205.18(c)(1) of Regulation E requires a financial institution that provides information under paragraph (b) of this section to modify the disclosures required by Section 205.7(b) with the information contained in paragraphs (c)(1)(i) and (c)(1)(ii) of this section. [295820] | | |

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| 296050 | Section 205.20(d) of Regulation E prohibits imposing a dormancy, inactivity, or service fee with respect to a gift certificate, store gift card, or general-use prepaid card, unless: (1) There has been no activity with respect to the certificate or card, in the one-year period ending on the date on which the fee is imposed; (2) The following are stated, as applicable, clearly and conspicuously on the gift certificate, store gift card, or general-use prepaid card: (i) the amount of any dormancy, inactivity, or service fee that may be charged; (ii) how often such fee may be assessed; and (iii) that such fee may be assessed for inactivity; and (3) Not more than one dormancy, inactivity, or service fee is imposed in any given calendar month. [296050] | | consumer has affirmatively consented to such use and has not withdrawn such consent. [600101] |
| 296055 | Section 205.20(e) of Regulation E prohibits the sale of gift certificates or cards with expiration dates unless: (1) The person has established policies and procedures to provide consumers with a reasonable opportunity to purchase a certificate or card with at least five years remaining until the certificate or card expiration date; (2) The expiration date for the underlying funds is at least the later of: (i) five years after the date the gift certificate was initially issued, or the date on which funds were last loaded to a store gift card or general-use prepaid card; or (ii) the certificate or card expiration date, if any; (3) Applicable disclosures (as outlined in (i) through (iii) of this section) are provided on the certificate or card; and (4) No fee or charge is imposed on the cardholder for replacing the gift certificate, store gift card, or general-use prepaid card. [296055] | 600401 | Section 101(c)(1)(b) of the E-Sign Act requires a financial institution to provide the consumer, prior to obtaining their consent, with clear and conspicuous statement: (i) informing the consumer of any right or option to have the record provided or made available on paper or in non-electronic form; and the right to withdraw the consent, including any conditions, consequences, or fees in the event of such withdrawal; (ii) informing the consumer whether the consent applies only to the particular transaction that triggered the disclosure or to identified categories of records that may be provided during the course of the parties' relationship; (iii) describing the procedures the consumer must use to withdraw consent and to update information needed to contact the consumer electronically; and (iv) informing the consumer how the consumer may nonetheless request a paper copy of a record and whether any fee will be charged for that copy. [600401] |
| 296060 | Section 205.20(f) of Regulation E requires additional disclosures as applicable to include the following: (1) Fee disclosures; and (2) Telephone number for fee information. [296060] | 600801 | Section 101(c)(1)(c)(i) of the E-Sign Act requires that the consumer, prior to consenting, be provided with a statement of the hardware and software requirements for access to and retention of electronic records. [600801] |
| | Electronic Signatures Act | 600802 | Section 101(c)(1)(c)(ii) of the E-Sign Act requires that if the consumer consents electronically, or confirms his or her consent electronically, it must be in a manner that reasonably demonstrates the consumer can access information in the electronic form that will be used to provide the information that is the subject of the consent. [600802] |
| 600000 | Uncoded. [600000] | 601201 | Section 101(c)(1)(d) of the E-Sign Act requires that if a change in the hardware or software requirements needed to access or retain electronic records creates a material risk that the consumer will not be able to access or retain subsequent electronic records subject to the consent, a financial institution must: (i) provide the consumer with a statement of (I) the revised hardware and software requirements for access |
| 600101 | Section 101(c)(1)(a) of the E-Sign Act allows use of an electronic record(s) to satisfy any statute, regulation, or rule of law requiring that such information be provided in writing, if the | | |

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| | to and retention of electronic records and (II) the right to withdraw consent without the imposition of any condition, consequence, or fee for such withdrawal; and (ii) again comply with the requirements of subparagraph (C) of this section. [601201] | 330107 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of age (providing that the applicant has the capacity to enter into a binding contract). [330107] |
| 601401 | Section 101(d)(1) of the E-Sign Act requires a financial institution to maintain electronic records accurately reflecting the information contained in applicable contracts, notices, or disclosures and that they remain accessible to all persons who are legally entitled to access for the period required by law in a form that is capable of being accurately reproduced for later reference. [601401] | 330108 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of the fact that all or part of the applicant's income derives from any public assistance program. [330108] |
| Equal Credit Opportunity | | 330109 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. [330109] |
| 330000 | Uncoded. [330000] | 330901 | Section 202.4(b) of Regulation B prohibits a creditor from making any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on a prohibited basis, a reasonable person from making or pursuing an application. [330901] |
| 330101 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of race. [330101] | 331001 | Section 202.5(a)(2) of Regulation B requires a creditor to collect information for monitoring purposes as required by § 202.13 for credit secured by the applicant's dwelling. [331001] |
| 330102 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of color. [330102] | 331002 | Section 202.5(b) of Regulation B prohibits a creditor from requesting information concerning an applicant's race, color, religion, national origin, or sex except in the limited circumstances permitted by this section. [331002] |
| 330103 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of religion. [330103] | 331101 | Section 202.5(c) of Regulation B prohibits a creditor from requesting information concerning an applicant's spouse except in the limited circumstances permitted. [331101] |
| 330104 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of national origin. [330104] | 331301 | Section 202.5(d)(1) of Regulation B prohibits a creditor from requesting the marital status of a person applying for individual, unsecured credit, and allows a creditor to use only the terms "married," "unmarried", and "separated" in marital status inquiries. [331301] |
| 330105 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of sex. [330105] | | |
| 330106 | Section 202.4(a) of Regulation B prohibits a creditor from discriminating against an applicant in any aspect of a credit transaction on the basis of marital status. [330106] | | |

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| 331701 | Section 202.5(d)(2) of Regulation B prohibits a creditor from inquiring as to whether any income stated in an application is derived from alimony, child support, or separate maintenance payments unless the creditor appropriately discloses to the applicant that such income need not be revealed if the applicant does not desire the creditor to consider such income in determining the applicant's creditworthiness. An official staff interpretation of Regulation B further states that a creditor may not make a general inquiry about the source of income on an application form without prefacing the request with the disclosure required by this paragraph. [331701] | 333020 | Section 202.4(e) of Regulation B requires a creditor to provide disclosures in languages other than English, provided they are available in English upon request. [333020] |
| 332301 | Section 202.5(b) prohibits a creditor from requesting the sex of an applicant, except as required for monitoring purposes or self-testing. An applicant may be requested to designate a courtesy title if the form discloses that such a designation is optional; otherwise, the form must use only terms that are neutral as to sex. [332301] | 333301 | Section 202.14(a)(1)&(2) of Regulation B requires the creditor to provide a copy of the appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling. A creditor shall comply through routine delivery or upon request in accordance with this section. The creditor may require the applicant to reimburse the creditor for the cost of the appraisal as provided in Section 701(e) of the Equal Credit Opportunity Act. [333301] |
| 332701 | Section 202.5(d)(3) of Regulation B prohibits a creditor from requesting information about birth control practices, child-bearing or child-rearing intentions, or childbearing capabilities. [332701] | 333401 | Section 202.6(b)(8) of Regulation B requires a creditor to evaluate married and unmarried applicants by the same standards. [333401] |
| 332901 | Section 202.5(b) of Regulation B prohibits a creditor from requesting the race, color, religion or national origin of an applicant, except as required for monitoring purposes or for self-testing. [332901] | 333501 | Section 202.14(a)(2)(i) of Regulation B requires a creditor that provides appraisal reports upon request shall notify an applicant in writing of the right to receive a copy of the appraisal report. The notice may be given at any time during the application process, but no later than when the creditor provides notice of action taken under § 202.9 of this part. The notice shall specify that the applicant's request must be in writing, give the creditor's mailing address, and state the time for making the request as provided in this section. [333501] |
| 333001 | Section 202.4(c) of Regulation B requires the creditor to take a written application for credit primarily for the purchase or refinancing of a dwelling occupied or to be occupied by the applicant as a principal residence where the extension of credit will be secured by the dwelling. [333001] | 333701 | Section 202.14(a)(2)(ii) of Regulation B requires that, if a creditor does not routinely provide appraisal reports, the creditor provide a copy of the appraisal report upon the applicant's written request. The report shall be mailed or delivered promptly (generally within 30 days) after the creditor receives an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur. [333701] |
| 333010 | Section 202.4(d) of Regulation B requires the creditor to provide written notices and other disclosures in a clear and concise manner and in a form the applicant can retain. [333010] | 334101 | Section 202.6(b)(1) of Regulation B prohibits a creditor from using a prohibited basis in evaluating the creditworthiness of applicants. [334101] |

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| 334301 | Section 202.6(b)(2)(i) of Regulation B prohibits a creditor from taking into account an applicant's age or that an applicant's income was derived from any public assistance program. [334301] | 336101 | Section 202.7(c)(1) of Regulation B prohibits a creditor from terminating, changing the terms, or requiring reapplication on an open-end account because of a change in name or marital status or because the applicant reached a certain age or retired. [336101] |
| 334501 | Section 202.6(b)(3) of Regulation B prohibits a creditor from using, in evaluating the creditworthiness of an applicant, assumptions or aggregate statistics relating to the likelihood that any group of persons will bear or rear children or will, for that reason, receive diminished or interrupted income in the future. [334501] | 336401 | Section 202.7(d)(1) of Regulation B prohibits a creditor from requiring the signature of an applicant's spouse or other person (other than a joint applicant) on any credit instrument if the applicant qualifies under the creditor's standards of creditworthiness for the amount and terms of the credit requested. A creditor shall not deem the submission of a joint financial statement or other evidence of jointly held assets as an application for joint credit. [336401] |
| 334701 | Section 202.6(b)(4) of Regulation B prohibits, in evaluating the creditworthiness of an applicant, taking into account the existence of a telephone listing in the applicant's name. [334701] | 336501 | Section 202.7(d)(5) of Regulation B prohibits a creditor, when the personal liability of an additional party is necessary to support the extension of credit requested, from requiring that the applicant's spouse be the additional party including as cosigner or guarantor. [336501] |
| 334901 | Section 202.6(b)(5) of Regulation B prohibits a creditor from discounting or excluding income of an applicant or the spouse of the applicant because of a prohibited basis or because the income is derived from part-time employment, or from an annuity, pension, or other retirement benefit, and requires the creditor to consider alimony, child support or separate maintenance payments as income to the extent they are likely to be consistently made. [334901] | 336601 | Section 202.7(d)(6) of Regulation B prohibits a creditor from imposing requirements upon an additional party that the creditor is prohibited from imposing upon an applicant under this section. [336601] |
| 335301 | Section 202.6(b)(6) of Regulation B requires a creditor to consider the credit history of accounts which the applicant and spouse are permitted to use or for which both are contractually liable, and to consider information presented by the applicant which tends to indicate that the credit history being considered does not accurately reflect the applicant's creditworthiness. This section further requires the creditor to consider the credit history of an account reported in the name of the applicant's present or former spouse when the applicant can demonstrate that such history accurately reflects the applicant's creditworthiness. [335301] | 336701 | Section 202.7(e) of Regulation B prohibits a creditor from refusing to extend credit because credit life, health, accident, or disability insurance is not available on the basis of the applicant's age. [336701] |
| 335901 | Section 202.7(a) of Regulation B prohibits a creditor from refusing to grant credit to a creditworthy applicant on any prohibited basis. [335901] | 336901 | Section 202.9(a)(1) of Regulation B requires a creditor to notify an applicant of action taken on a credit application within prescribed time limits. [336901] |
| | | 337201 | Section 202.9(a)(2) of Regulation B requires a creditor to provide an applicant against whom adverse action is taken a written notice of such action that includes disclosure of the name and address of the Federal Deposit Insurance Corporation's Consumer Response Center. [337201] |

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| 337202 | Section 202.9(a)(2) of Regulation B requires a creditor to provide in writing to applicants against whom adverse action is taken a written notice of such action that includes a statement of the provisions of Section 701(a) of the Equal Credit Opportunity Act in accordance with Section 202.9(b)(1). [337202] | 337801 | Section 202.9(c) of Regulation B requires a creditor within 30 days of receipt of an incomplete application to either notify an applicant of action taken in accordance with Section 202.9 (a) or request the information necessary to complete the application. [337801] |
| 337401 | Section 202.9(a)(2)(i) and (ii) of Regulation B requires a creditor to provide an applicant, against whom adverse action is taken, a written notice of such action that includes a statement of specific reasons for adverse action or a disclosure of the applicant's right to request a statement of specific reasons within 60 days. [337401] | 337901 | Section 202.9(g) of Regulation B requires that when an application is made on behalf of an applicant to more than one creditor and no credit is offered, or if the applicant does not expressly accept or use any credit offered, each creditor taking adverse action must comply with this section, directly or through a third party. A notice given by a third party shall disclose the identification of each creditor on whose behalf the adverse action notice is given. [337901] |
| 337501 | Section 202.9(a)(3)(i) of Regulation B requires a creditor to notify certain business credit applicants of action taken on a credit application. A creditor must comply with paragraphs (a)(1) and (2) of this section with regard to a business with gross revenues of \$1MM or less in its preceding fiscal year except that the statement of action may be given orally or in writing, and disclosures of the applicant's right to a statement of reasons may, if certain conditions are met, be given at the time of the application. [337501] | 338101 | Section 202.10(a)(1) of Regulation B requires the creditor to designate accounts to reflect the participation of both spouses if the applicant's spouse is permitted to use or is contractually liable on the account (other than as a guarantor, surety, endorser, or similar party). [338101] |
| 337601 | Section 202.9(a)(3)(ii) of Regulation B requires a creditor to notify certain business credit applicants of action taken on a credit application. With regard to a business with gross revenues in excess of \$1MM in its preceding fiscal year, a creditor must notify the applicant, orally or in writing, within a reasonable time of the action taken, and provide a written statement of reasons for adverse action and the ECOA notice if requested in writing by the applicant within 60 days of being notified of the adverse action. [337601] | 338401 | Section 202.10(a)(2) of Regulation B requires the creditor to designate accounts to reflect participation by both spouses within 90 days after receiving a written request to do so from one of the spouses. [338401] |
| 337701 | Section 202.9(b)(2) of Regulation B requires that the statement of reasons for adverse action required by Section 202.9(a)(2)(i) must be specific and indicate the principal reason(s) for adverse action. [337701] | 338501 | Section 202.10(b) of Regulation B requires a creditor to furnish credit information on an account to a consumer reporting agency in a manner that will enable the agency to provide access to the information in the name of either participating spouse. [338501] |
| | | 338701 | Section 202.10(c) of Regulation B requires a creditor to furnish credit information in response to an inquiry only in the name of the spouse about whom the information was requested. [338701] |
| | | 339001 | Section 202.11(c) of Regulation B states, if married applicants voluntarily apply for and obtain individual accounts with the same creditor, that the aggregating or otherwise combining of such accounts for the purpose of deter- |

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| | mining permissible finance charges or permissible loan ceilings under a federal or state law is prohibited. [339001] | 339770 | Section 202.13(c) of Regulation B requires the creditor to advise an applicant of the purpose of requesting monitoring information, and that the creditor is required to note the ethnicity, race and sex if the applicant(s) chooses not to provide the information. [339770] |
| 339101 | Section 202.12(b)(1) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the date a creditor notifies an applicant of action taken on or incompleteness of the application. [339101] | 339801 | Section 202.12(b)(6) of Regulation B requires a creditor to retain all information about a self-test for at least 25 months after a self-test has been completed. [339801] |
| 339501 | Section 202.12(b)(2) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the date a creditor notifies an applicant of adverse action taken on an existing account. [339501] | 339810 | Section 202.12(b)(7) of Regulation B requires a creditor to retain information used in pre-screened credit solicitations for at least 25 months. [339810] |
| 339601 | Section 202.12(b)(3) of Regulation B requires a creditor to retain certain records for 25 months (12 months for business credit) after the creditor receives an application not covered by the notification requirements of Section 202.9. [339601] | 339910 | Section 202.4(d)(2) of Regulation B states the disclosures required by this part that are required to be given in writing may be provided to the applicant in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [339910] |
| 339701 | Section 202.12(b)(5) of Regulation B requires that, with regard to a business with gross revenues in excess of \$1MM and certain other business credit applications, a creditor retain certain records for 60 days after notification of action taken unless a written request has been received by the creditor for the reasons for adverse action or for the records to be retained, then the records must be retained for 12 months. [339701] | Expedited Funds Availability | |
| 339750 | Section 202.13(a) of Regulation B requires a creditor to request prescribed data on home purchase residential loan applications (including refinancings). [339750] | 500000 | Uncoded. [500000] |
| 339760 | Section 202.13(b) of Regulation B requires the creditor to ask the applicant(s) to supply the requested information. If the applicant(s) chooses not to provide the information or any part of it, that fact shall be noted on the form. This section further requires the creditor to note on the form the ethnicity, race and sex of the applicant(s) on the basis of visual observation or surname when such information is not voluntarily furnished. [339760] | 500101 | Section 229.10 of Regulation CC requires that funds from electronic payment, U. S. Treasury checks and "On Us" checks deposited in a branch of the bank in the same state or check processing region be made available for withdrawal no later than the first business day following the date of deposit. [500101] |
| | | 500102 | Section 229.10 of Regulation CC requires that funds from cash deposits, government checks, U.S. Postal Service money orders and certain official checks, along with special deposit slips (if required by the bank), deposited in person to a bank employee be made available for withdrawal no later than the first business day following the day of deposit, and no later than the second business day following receipt of deposit if the deposit is not made in person to a bank employee unless a reasonable cause to doubt collectability exists and a special notice is given. [500102] |

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| 500701 | Section 229.10(c)(1)(vii) of Regulation CC generally requires that the lesser of \$100 or the customer's daily aggregate deposits of checks not subject to the next-day availability rules be made available on the next business day. [500701] | 501901 | Section 229.13(b) of Regulation CC requires certain procedures for exceptions for large deposits of consumers. [501901] |
| 500801 | Section 229.10(c)(3)(ii) of Regulation CC requires that a bank which requires the use of special deposit slips (or special envelopes) must either provide these slips or inform its customers how to prepare or obtain the slips which must be reasonably available. [500801] | 501902 | Section 229.13(b) of Regulation CC requires certain procedures for exceptions for large deposits of nonconsumers. [501902] |
| 501001 | Section 229.12(b) of Regulation CC requires that funds from local checks and certain other checks must be available for withdrawal not later than the second business day following deposit. [501001] | 502101 | Section 229.13(c) of Regulation CC requires certain procedures for exceptions for redeposited checks of consumers. [502101] |
| 501201 | Section 229.12(c) of Regulation CC requires, in general, that funds from nonlocal checks specified in Appendix B-2 must be available for withdrawal not later than the times prescribed, and funds from nonlocal checks not specified in Appendix B-2 must be available for withdrawal not later than the fifth days following deposit. [501201] | 502102 | Section 229.13(c) of Regulation CC requires certain procedures for exceptions for redeposited checks of nonconsumers. [502102] |
| 501401 | Section 229.12(d) of Regulation CC allows a bank to extend for one business day the time funds are available for withdrawal by cash or similar means. However, \$400 of these funds must be made available for withdrawal by cash or similar means not later than 5:00 p.m. on the business day on which funds are required to be available under paragraphs (b) and (c). This \$400 is in addition to the \$100 available under Section 229.10(c)(1)(vii). [501401] | 502301 | Section 229.13(d) of Regulation CC requires certain procedures for exceptions for a repeated overdrafter. [502301] |
| 501601 | Section 229.12(f) of Regulation CC provides that deposits at a nonproprietary ATM shall be available for withdrawal by the fifth business day following the banking day of deposit. [501601] | 502501 | Section 229.13(e) of Regulation CC requires certain procedures for exceptions for a reasonable cause to doubt collectability. [502501] |
| 501701 | Section 229.13(a) of Regulation CC requires certain procedures for exceptions for new accounts. [501701] | 502701 | Section 229.13(f) of Regulation CC requires certain procedures for exceptions for emergency conditions. [502701] |
| | | 502901 | Section 229.13(g) of Regulation CC requires that, when invoking an exception hold for an account other than a new account, the bank must provide the customer with a notice containing certain information within prescribed time periods. (A one-time exception notice or notice of repeated overdrafts exception may be used for certain exceptions.) [502901] |
| | | 502902 | Section 229.13(g)(5) of Regulation CC requires a depository institution to retain a record, in accordance with § 229.21(g), of each notice provided pursuant to its application of the reasonable cause exception under paragraph (e) of this section, together with a brief statement of the facts giving rise to the bank's reason to doubt the collectability of the check. [502902] |
| | | 503101 | Section 229.13(h) of Regulation CC provides that when a bank invokes one of the exceptions (other than new account) certain extensions are permitted depending on the type of check involved. [503101] |

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| 503501 | Section 229.14 of Regulation CC requires that, for each interest-bearing transaction account offered by the bank, the bank begins to accrue interest on the funds deposited no later than the business day on which the bank receives provisional credit for the funds. [503501] | 504501 | Section 229.18 of Regulation CC requires certain disclosures for deposit slips, locations where consumer deposits are accepted, automated teller machines, and any changes in the funds availability policy. [504501] |
| 503601 | Section 229.15 of Regulation CC requires general disclosure requirements regarding the form of disclosure, uniform reference to day of availability, multiple accounts, and dormant accounts. [503601] | 504502 | Section 229.18 of Regulation CC requires, upon request, the bank to provide the notice containing the applicable specific availability policy disclosure described in Section 229.16. [504502] |
| 503701 | Section 229.16 of Regulation CC requires a disclosure of the availability policy followed by the bank in most cases including information on any exceptions under Section 229.13, on any case-by-case delays, and on the difference between proprietary and nonproprietary ATM's if deposits in the latter have a longer availability period. [503701] | 504701 | Section 229.19 of Regulation CC requires that funds received at ATM's, night depositories or similar facilities, and bank offices by certain times must follow certain availability schedules. [504701] |
| 503702 | Section 229.16 of Regulation CC requires that the written notice (containing certain information) on holds (case-by-case delays) be provided to the depositor at the time of deposit unless the deposit is not made in person to an employee of the bank or the decision to extend the time of availability is made after the time of deposit. If the notice is not given at the time of deposit, it must be mailed or delivered to the customer not later than the first business day following the day of deposit. [503702] | 504901 | Section 229.19(d) of Regulation CC requires certain procedures for banks which calculate availability for non-consumer accounts based on a sample of customers' deposits. [504901] |
| 503703 | Section 229.16 of Regulation CC requires that, if the notice of extended hold (case-by-case delay) is not given at the time of deposit, the bank must refrain from charging the customer overdraft or return check fees if the delay caused the fees and the check was paid by the paying bank. If the bank charges such fees, it must notify the customer of the right to a refund and refund the fees if requested. [503703] | 505101 | Section 229.19(f) of Regulation CC requires that each bank shall establish procedures to ensure that it complies with the regulations and shall provide each employee who performs duties subject to the regulations with a statement of procedures applicable to that employee. [505101] |
| 504301 | Section 229.17 of Regulation CC requires that the availability policy disclosure be provided before a new customer opens an account and be provided to existing customers by mail. [504301] | 505301 | Section 229.21(g) of Regulation CC requires a bank retain evidence of compliance with the requirements imposed by this subpart for not less than two years. [505301] |
| | | 506501 | Section 229.51(b) of Regulation CC requires a reconverting bank to ensure that a substitute check that it reconverts: (1) Bears all endorsements applied by parties that previously handled the check in any form (including the original check, a substitute check, or another paper or electronic representation of such original check or substitute check) for forward collection or return; (2) Identifies the reconverting bank in a manner that preserves any previous reconverting bank identifications, in accordance with ANS X9.100—140 and appendix D of this part; AND |

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| | (3) Identifies the bank that truncated the original check, in accordance with ANS X9.100—140 and appendix D of this part. [506501] | 507901 | Section 229.54(c)(1) of Regulation CC requires a bank that receives a consumer claim that meets the requirements of Section 229.54(b) and determines that the claim is valid, to take the following actions: (1) Recredit the consumer’s account for the amount of the consumer’s loss, up to the amount of the substitute check, plus interest if the account is an interest-bearing account, no later than the end of the business day after the banking day on which the bank makes that determination; and (2) Send to the consumer the notice of recredit required by Section 229.54(e)(1). [507901] |
| 506801 | Section 229.52 of Regulation CC requires that any bank (starting with the reconverting bank) that transfers, presents, or returns a substitute check (or a paper or electronic representation of a substitute check) and receives consideration for that check, warrants that the substitute check meets the legal equivalence requirements contained in Section 229.51(a) and that a check that has already been paid will not be presented for subsequent payment. [506801] | 508201 | Section 229.54(c)(2) of Regulation CC requires a bank that determines that the consumer’s claim is not valid, to send the consumer the notice required by Section 229.54(e)(2). [508201] |
| 507101 | Section 229.53(a) of Regulation CC requires a bank that transfers, presents, or returns a substitute check or a paper or electronic representation of a substitute check for which it receives consideration shall indemnify the recipient and any subsequent recipient (including a collecting or returning bank, the depository bank, the drawer, the drawee, the payee, the depositor, and any indorser) for any loss incurred by any recipient of a substitute check, if that loss occurred due to the receipt of a substitute check instead of the original check. [507101] | 508501 | Section 229.54(c)(3) of Regulation CC requires that if a bank has not determined whether a claim is valid or invalid before the end of the 10th business day after the banking day on which the bank received the claim, the bank shall: (1) By the end of the 10th business day: (a) recredit the consumer’s account for the amount of the consumer’s loss, up to the lesser of the amount of the substitute check or \$2,500, plus interest on that amount if the account is an interest-bearing account; AND (b) send the consumer the notice required by Section 229.54(e) (1); AND (2) Recredit the consumer’s account for the remaining amount of the consumer’s loss, if any, up to the amount of the substitute check, plus interest if the account is an interest-bearing account, no later than the end of the 45th calendar day after the banking day on which the bank received the claim and send the consumer the notice required by Section 229.54(e)(1). [508501] |
| 507401 | Section 229.54(b)(2)(ii) of Regulation CC requires a bank to inform a consumer who has submitted in incomplete claim for expedited recredit, that the claim is incomplete and identify the information that is missing. [507401] | 508801 | Section 229.54(c)(4) of Regulation CC allows a bank to reverse a recredit that it has made to a consumer account under Sections 229.54(c)(1) or (c)(3), plus interest that the bank has paid, if |
| 507601 | Section 229.54(b)(3) of Regulations CC allows a bank, at its discretion, to require a consumer to submit a claim in writing. A bank that requires a written submission: (1) May permit the consumer to submit the claim electronically; (2) Shall inform a consumer that submits a claim orally of the written claim requirement at the time of the oral claim, and may require such consumer to submit the written claim by the 10th business day after the banking day on which the bank received the oral claim; AND (3) Shall compute the time periods required for acting on the consumer’s claim described in 229.54(c), from the date on which the bank received the written claim. [507601] | | |

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| | any, on that amount, if the bank determines that the claim was not valid, and notifies the consumer in accordance with paragraph (e)(3) of this section. [508801] | | fifth calendar day after the calendar day on which the bank sent the notice required by Section 229.54(e)(1). [509401] |
| 509001 | Section 229.54(d)(1) of Regulation CC requires a bank to make any amount that it recredits to a consumer account under this section available for withdrawal no later than the start of the business day after the banking day on which the bank provides the recredit. This requirement is subject to the safeguard exceptions contained in Section 229.54(d)(2). [509001] | 509701 | Section 229.54(e)(1) of Regulation CC requires a bank that recredits a consumer account under Section 229.54(c) to send a notice to the consumer of the recredit no later than the business day after the banking day on which the bank recredits the consumer account. The notice shall describe— (1) The amount of the recredit; and (2) The date on which the recredited funds will be available for withdrawal. [509701] |
| 509201 | Section 229.54(d)(2) of Regulation CC allows a bank to delay availability of a provisionally-recredited amount until the start of the earlier of the business day after the banking day on which the bank determines the consumer's claim is valid or the 45th calendar day after the banking day on which the bank received the claim if: (1) The consumer submits the claim during the first 30 calendar days that the account is established; (2) Without regard to the charge that gave rise to the recredit claim if (a) on six or more days during the six-month period ending on the calendar day on which the consumer submitted the claim, the balance in the account was negative or would have become negative if checks or other charges had been paid OR (b) on two or more business days during such six-month period, the balance in the account was negative or would have become negative in the amount of \$5,000 or more if checks or other charges to the account had been paid; OR (3) The bank has reasonable cause to believe that the claim is fraudulent, based on facts that would cause a well-grounded belief in the mind of a reasonable person that the claim is fraudulent. The fact that the check in question or the consumer is of a particular class may not be the basis for invoking this exception. [509201] | 510101 | Section 229.54(e)(2) of Regulation CC requires a bank that determines that a claim is invalid to send a notice to the consumer no later than the business day after the banking day on which the bank makes that determination. This notice shall— (1) Include the original check or a sufficient copy, except as provided in Section 229.58; (2) Demonstrate to the consumer that the substitute check was properly charged or the consumer's warranty claim is not valid; AND (3) Include the information or documents (in addition to the original check or sufficient copy), if any, on which the bank relied in making its determination or a statement that the consumer may request copies of such information or documents. [510101] |
| 509401 | Section 229.54(d)(3) of Regulation CC prohibits a bank that has delayed availability under Section 229.54(d)(2) from imposing an overdraft fee with respect to drafts drawn by the consumer on such recredited funds until the | 510401 | Section 229.54(e)(3) of Regulation CC requires a bank that reverses an amount it previously recredited to a consumer account to send a notice to the consumer no later than the business day after the banking day on which the bank made the reversal. This notice shall include the information listed in Section 229.54(e)(2) and also describe— (1) The amount of the reversal, including both the amount of the recredit (including the interest component, if any) and the amount of interest paid on the recredited amount, if any, being reversed, and (2) The date on which the bank made the reversal. [510401] |

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| 113230 | Section 222.72(b)(2) of the Fair Credit Reporting Act states that a person that sets the material terms of credit that is granted, extended, or provided to a consumer by placing the consumer within one of a discrete number of pricing tiers for a specific type of credit product, based in whole or in part on a consumer report, may comply with the requirements of paragraph (a) of this section by providing a risk-based pricing notice to each consumer who is not placed within the top pricing tier or tiers, as described in paragraph (b)(2)(ii) or (b)(2)(iii). [113230] | 113260 | Section 222.73(b) of the Fair Credit Reporting Act requires that the risk-based pricing notice required by § 222.72(a), (c), or (d) to be clear and conspicuous and provided to the consumer in oral, written, or electronic form. [113260] |
| 113235 | Section 222.72(c) of the Fair Credit Reporting Act states that a credit card issuer subject to the requirements of paragraph (a) of this section may use the case-by-case method, credit score proxy method, or tiered pricing method to identify consumers to whom it must provide a risk-based pricing notice. Alternatively, a credit card issuer may satisfy its obligation under paragraph (a) of this section by providing a risk-based pricing notice to consumers who meet the criteria outlined in section 222.72(c)(1)(i) or 222.72(c)(1)(ii). [113235] | 113265 | Section 222.73(c)(1) of the Fair Credit Reporting Act requires that a risk-based pricing notice be provided to a consumer in accordance with the timeframes set forth in paragraph (c)(1)(i), (c)(1)(ii), or (c)(1)(iii) of this subpart, as applicable. [113265] |
| 113240 | Section 222.72(d) of the Fair Credit Reporting Act states that a person is generally subject to the requirements of paragraph (a) of this section and must provide a risk-based pricing notice to a consumer in the form and manner required by this subpart if the person uses a consumer report in connection with a review of credit that has been extended to the consumer; and based in whole or in part on the consumer report, the annual percentage rate is increased. [113240] | 113270 | Section 222.73(c)(2) of the Fair Credit Reporting Act requires that the conditions set forth in paragraph (c)(2)(i) or (c)(2)(ii) of this subpart be satisfied when a person to whom a credit obligation is initially payable grants, extends, or provides credit to a consumer for the purpose of financing the purchase of an automobile from an auto dealer or other party that is not affiliated with the person. [113270] |
| 113250 | Section 222.73(a)(1) of the Fair Credit Reporting Act requires the risk-based pricing notice required by section 222.72(a) or section 222.72(c) to include the information specified in paragraphs (a)(1)(i) through (a)(1)(viii) of this subpart. [113250] | 113275 | Section 222.73(c)(3) of the Fair Credit Reporting Act requires that the risk based pricing notice be provided in the timeframes set forth in paragraph (c)(3)(i) or (c)(2)(ii) of this subpart when credit under an open-end credit plan is granted, extended, or provided to a consumer in person or by telephone for the purpose of financing the contemporaneous purchase of goods or services. [113275] |
| 113255 | Section 222.73(a)(2) of the Fair Credit Reporting Act requires the risk-based pricing notice required by section 222.72(d) to include the information specified in paragraphs (a)(2)(i) through (a)(2)(viii) of this subpart. [113255] | 113280 | Section 222.75(a) of the Fair Credit Reporting Act requires that a risk-based pricing notice be provided when the conditions set forth in section 222.72(d) have been met, even if a consumer has previously received a risk-based pricing notice in connection with a grant, extension, or other provision of credit. [113280] |
| | | 113285 | Section 222.75(b) of the Fair Credit Reporting Act requires the person to whom a credit obligation is initially payable provide the risk-based pricing notice described in § 222.74(a) or (c), or satisfy the requirements for and provide the notice required under one of the exceptions in § 222.74(d), (e), or (f), even if that person immediately assigns the credit agreement to a third party and is not the source of funding for the credit. [113285] |

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| 113290 | Section 222.75(c)(1) of the Fair Credit Reporting Act requires a person to provide a risk-based pricing notice to each consumer in a transaction involving two or more consumers who are granted, extended, or otherwise provided credit in order to satisfy the requirements of section 222.72(a) or (c). If the consumers have the same address, a person may satisfy the requirements by providing a single notice addressed to both consumers. [113290] | | ated group of companies, provided that at least one of the affiliates on the joint notice has or has previously had a pre-existing business relationship with the consumer. [113402] |
| 113295 | Section 222.75(c)(2) of the Fair Credit Reporting Act requires a person to provide a credit score notice disclosure to each consumer in a transaction involving two or more consumers who are granted, extended, or otherwise provided credit, to satisfy the exceptions in section 222.74(d), (e), or (f). Whether the consumers have the same address or not, the person must provide a separate notice to each consumer. Each separate notice must contain only the credit score(s) of the consumer to whom the notice is provided, and not the credit score(s) of the other consumer. [113295] | 113601 | Section 334.22(a)(5) of FDIC regulations requires that a consumer be given a new opt-out notice if, after all continuing relationships with the financial institution or its affiliate(s) are terminated, the consumer subsequently establishes another continuing relationship with the financial institution or its affiliate(s) and the consumer's eligibility information is to be used to make a solicitation. The new opt-out notice must apply, at a minimum, to eligibility information obtained in connection with the new continuing relationship. [113601] |
| 113401 | Section 334.21(a)(1) of FDIC regulations prohibits a financial institution from using eligibility information about a consumer that the institution receives from an affiliate to make a solicitation for marketing purposes to the consumer unless: (1) It is clearly and conspicuously disclosed to the consumer in writing or, if the consumer agrees, electronically, in a concise notice that the institution may use eligibility information about that consumer received from an affiliate to make solicitations for marketing purposes to the consumer; (2) The consumer is provided a reasonable opportunity and a reasonable and simple method to "opt out," or prohibit the institution from using eligibility information to make solicitations for marketing purposes to the consumer; and (3) The consumer has not opted out. [113401] | 113801 | Section 334.22(b) of FDIC regulations requires that the election of a consumer to opt out must be effective for a period of at least five years beginning when the consumer's opt-out election is received and implemented, unless the consumer subsequently revokes the opt-out in writing or, if the consumer agrees, electronically. [113801] |
| 113402 | Section 334.21(a)(3) of FDIC regulations requires that the affiliate marketing notice be provided: (1) By an affiliate that has or has previously had a pre-existing business relationship with the consumer; or (2) As part of a joint notice from two or more members of an affil- | 114001 | Section 334.23(a)(1) of FDIC regulations requires that a notice be clear, conspicuous, and concise, and accurately disclose all of the elements under (i) through (vii) of this section of the regulation. [114001] |
| | | 114002 | Section 334.23(a)(2) of FDIC regulations requires that if two or more consumers jointly obtain a product or service: (1) The opt-out notice must explain how an opt-out direction by a joint consumer will be treated; (2) If each joint consumer is permitted to opt out separately, one of the joint consumers must be permitted to opt out on behalf of all joint consumers and the joint consumers must be permitted to exercise their separate rights to opt out in a single response; (3) It is impermissible to require all joint consumers to opt out before implementing any opt-out direction. [114002] |
| | | 114201 | Section 334.26(a) of FDIC regulations requires the opt-out notice be provided so that each consumer can reasonably be expected to receive actual notice. [114201] |

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| 510701 | Section 229.57(a) of Regulation CC requires a bank to provide a brief disclosure to each of its consumer customers that describes: (1) That a substitute check is the legal equivalent of an original check; AND (2) The consumer recredit rights that apply when a consumer in good faith believes that a substitute check was not properly charged to his or her account. [510701] | 110221 | Section 604(b)(2) of the Fair Credit Reporting Act requires the user of a consumer report for employment purposes to disclose in writing to the consumer, before the report is procured or caused to be procured, that a consumer report may be obtained for employment purposes. The user of such consumer reports must obtain the consumer's written authorization to procure the consumer report. [110221] |
| 511001 | Section 229.57(b)(1) of Regulation CC requires a bank to provide the brief disclosure to consumer customers who receive paid original checks or paid substitute checks with periodic account statements: (1) No later than the first regularly scheduled communication with the consumer after October 28, 2004, for each consumer who is a customer of the bank on that date; AND (2) At the time the customer relationship is initiated, for each customer relationship established after October 28, 2004. [511001] | 110231 | Section 604(b)(3) of the Fair Credit Reporting Act requires the user of a consumer report for employment purposes to provide to the consumer, before taking any adverse action based in whole or in part on the consumer report, a copy of the report and a written description of the rights of the consumer under the Act. [110231] |
| 511307 | Section 229.57(b)(2) of Regulation CC requires a bank to provide the brief disclosure to consumer customers who receive substitute checks on an occasional basis: (1) The bank shall provide the disclosure to a consumer customer of the bank who requests an original check or a copy of a check and receives a substitute check. If feasible, the bank shall provide this disclosure at the time of the consumer's request; otherwise, the bank shall provide this disclosure no later than the time at which the bank provides a substitute check in response to the consumer's request. (2) The bank shall provide the disclosure to a consumer customer of a bank who receives a returned substitute check, at the time the bank provides such substitute check. [511307] | 110251 | Section 604(f) of the Fair Credit Reporting Act prohibits the user of a consumer report to use or obtain a consumer report for any purpose other than the purpose for which the consumer report is authorized and certified to be furnished in accordance with the Act. [110251] |
| | | 110301 | Section 605(g) of the Fair Credit Reporting Act prohibits any person that accepts credit or debit cards for the transaction of business from printing more than the last 5 digits of the card number or the expiration date upon any receipt provided to the cardholder at the point of the sale or transaction. This prohibition applies only to electronically printed receipts and not to transactions in which the sole means of recording a credit card or debit card account number is by handwriting or by an imprint or copy of the card. This prohibition is subject to the effective dates in §605(g)(3). [110301] |
| | | 110306 | Section 605A(h)(1)(B)(i) of the Fair Credit Reporting Act prohibits a prospective user of a consumer report that includes an initial fraud alert or an active duty alert in accordance with the statute, from establishing a new credit plan or extension of credit, other than under an open-end credit plan (as defined in section 103 (i)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or grant any increase |
| F | Fair Credit Reporting Act | | |
| 110000 | Uncoded. [110000] | | |
| 110101 | Section 602 of the Fair Credit Reporting Act requires any financial institution operating as a consumer reporting agency to adhere to all relevant provisions of the Act. [110101] | | |

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| | in credit limit on an existing credit account requested by a consumer, unless the user utilizes reasonable policies and procedures to form a reasonable belief that the user knows the identity of the person making the request. [110306] | 110801 | Section 609(e) of the Fair Credit Reporting Act generally requires that for the purpose of documenting fraudulent transactions resulting from identity theft, not later than 30 days after the date of receipt of a proper request from a victim in accordance with §609(e)(3), and subject to the adequate and proper verification of the identity of the victim and the claim of identity theft in accordance with §609(e)(2), a business entity that has provided credit to, provided for consideration products, goods, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who has allegedly made unauthorized use of the means of identification of the victim, shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person, on behalf of the business entity, evidencing any transaction alleged to be the result of identity theft to: (A) the victim; (B) any Federal, State, or local government law enforcement agency or officer specified by the victim in such a request, or (C) any law enforcement agency investigating the identity theft and authorized by the victim to take receipt of records provided under this subsection. [110801] |
| 110309 | Section 605A(h)(1)(B)(ii) of the Fair Credit Reporting Act requires that if a consumer requesting the fraud or active duty alert has specified a telephone number to be used for identity verification purposes, before authorizing any new credit plan or extension described in §605A(h)(1)(B)(i) in the name of such consumer, a user of such consumer report shall contact the consumer using that telephone number or take reasonable steps to verify the consumer's identity and confirm that the application for a new credit plan is not the result of identity theft. [110309] | 110804 | Section 609(e)(2) of the Fair Credit Reporting Act requires a business entity to properly verify an individual's identity and an appropriate proof of a claim of identity theft, before providing any information about transactions or accounts that may be the result of identity theft. [110804] |
| 110401 | Section 606 of the Fair Credit Reporting Act requires the user of an investigative consumer report to disclose in writing to the consumer that an investigative consumer report may be made and that the consumer has a right to request additional disclosures as provided under the Act. This disclosure is required to be made in writing within three days after the date on which the request for such disclosure was received from the consumer or such report was first requested. [110401] | 110808 | Section 609(g) of the Fair Credit Reporting Act requires that any person who makes or arranges loans and who uses a consumer credit score as defined in subsection (f), in connection with an application initiated or sought by a consumer for a closed end loan or the establishment of an open end loan for a consumer purpose that is secured by 1 to 4 units of residential real property shall provide the credit score and certain other information required by this section including the Notice to Home Loan Applicant, as soon as is reasonably practicable. [110808] |
| 110701 | Section 607 of the Fair Credit Reporting Act requires a consumer reporting agency to exercise reasonable procedures in the safeguarding and disclosure of information and to furnish the required certification within the provisions of the Act. [110701] | | |
| 110741 | Section 607(e) of the Fair Credit Reporting Act requires procurers of a consumer report for purposes of reselling the report (or any information in the report) to make certain disclosures to the consumer reporting agency that originally furnishes the report, and to exercise certain responsibilities as set forth in this section of the Act. [110741] | | |

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| 111301 | Section 615(a)(1) of the Fair Credit Reporting Act requires the user of a consumer report to provide notice of any adverse action taken against the consumer if such action is based in whole or in part on any information contained in the consumer report. [111301] | | (2) Upon request of the consumer to whom the debt purportedly relates, provide to the consumer all information to which the consumer would otherwise be entitled if the consumer were not a victim of identity theft, but wished to dispute the debt under provisions of law applicable to that person. [111334] |
| 111302 | Section 615(a)(2) of the Fair Credit Reporting Act requires the user of a consumer report to provide the consumer against whom adverse action is taken: (A) the name, address, and telephone number of the consumer reporting agency, and (B) a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken. [111302] | 111901 | Section 615(b) of the Fair Credit Reporting Act requires, when credit is denied or the cost increased based on third-party information, that the creditor inform the customer of his/her right to know the nature of the information. [111901] |
| 111303 | Section 615(a)(3) of the Fair Credit Reporting Act requires the user of a consumer report to provide the consumer against whom adverse action is taken with a notice of the consumer's right: (A) to obtain a free copy of a consumer report within the specified 60-day time period; and (B) to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency. [111303] | 112201 | Section 623(a) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to provide accurate information relating to the consumer and to follow certain procedures set forth in this section of the Act to correct and update such information. [112201] |
| 111331 | Section 615(d) of the Fair Credit Reporting Act requires the user of a consumer report, in connection with any credit or insurance transaction that is not initiated by the consumer, to provide with each written solicitation made to the consumer a clear and conspicuous statement containing prescribed information set forth in this section. [111331] | 112601 | Section 623(b) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to follow certain procedures set forth in this section upon notice of a dispute. [112601] |
| 111334 | Section 615(g) of the Fair Credit Reporting Act requires that if a person acting as a debt collector on behalf of a third party that is a creditor or other user of a consumer report is notified that any information relating to a debt that the person is attempting to collect may be fraudulent or may be the result of identity theft, that person shall: (1) Notify the third party that the information may be fraudulent or may be the result of identity theft; and | 112701 | Section 623(a)(6) of the Fair Credit Reporting Act requires furnishers of information to consumer reporting agencies to have in place reasonable procedures to respond to any proper notification it receives regarding information resulting from identity theft, to prevent that furnisher from refurnishing such blocked information. Also, if a consumer properly submits an identity theft report to the furnisher of information, that furnisher may not furnish such information that purports to relate to the consumer to any consumer reporting agency, unless the furnisher subsequently knows or is informed by the consumer that the information is correct. [112701] |
| | | 113001 | Section 623(a)(7) of the Fair Credit Reporting Act requires financial institutions that extend credit and regularly and in the ordinary course of business furnish information to nationwide consumer reporting agencies, to provide a notice to customers in writing, when negative |

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| | information about the customer is provided to the nationwide consumer reporting agency. This notice must be provided before negative information is furnished, or within 30 days after furnishing the negative information. After the notice is provided, a financial institution may submit additional negative information to a nationwide consumer reporting agency with respect to the same transaction, extension of credit, account, or customer without providing additional notice to the customer. [113001] | | percent of consumers, a person may set its cut-off score at a point at which the approximate percentage of consumers who historically have been granted, extended, or provided credit on material terms other than the most favorable terms would receive risk-based pricing notices under this section. [113215] |
| 113201 | Section 222.72(a) of the Fair Credit Reporting Act requires a person to provide a risk-based pricing notice in the form and manner described in this subpart. The notice shall be provided to a consumer when: (1) A consumer report is used in connection with an application for, or a grant, extension, or other provision of credit to a consumer that is primarily for personal, family, or household purposes; and (2) Based on information contained in the consumer report, credit is granted, extended, or provided to the consumer on material terms that are materially less favorable than the most favorable material terms available to a substantial proportion of consumers that receive credit through that person. [113201] | 113220 | Section 222.72(b)(1)(iii)(A) of the Fair Credit Reporting Act requires that a person currently using risk-based pricing with respect to the credit products it offers to calculate the cutoff score by considering the credit scores of all or a representative sample of the consumers to whom it has granted, extended, or provided credit for a specific type of credit product. [113220] |
| | | 113222 | Section 222.72(b)(1)(iii)(C) of the Fair Credit Reporting Act requires a person using the credit score proxy method to calculate its cutoff score (s) no less than every two years in the manner described in paragraph (b)(1)(iii)(A) of this section. The cutoff score(s) generally must be calculated within one year for a person using proxy methods that rely on market research, third-party data, or information from a portfolio from which the person acquired. [113222] |
| 113210 | Section 222.72(b)(1)(i) of the Fair Credit Reporting Act states that a person may comply with the requirements of paragraph (a) of this section by: (A) determining the cutoff credit score that represents the point at which approximately 40 percent of the consumers to whom it grants, extends, or provides credit have higher scores and approximately 60 percent of the consumers to whom it grants, extends, or provides credit have lower credit scores; and (B) providing a risk-based pricing notice to each consumer to whom it grants, extends, or provides credit whose credit score is lower than the cutoff score. [113210] | 113223 | Section 222.72(b)(1)(iii)(D) of the Fair Credit Reporting Act requires a person that generally uses two or more credit scores in setting the material terms of credit granted, extended, or provided to a consumer, to determine the cutoff score using the same method the person uses to evaluate multiple scores when making credit decisions. If the person does not consistently use the same method for evaluating multiple scores, the person must determine the cutoff using a reasonable means. [113223] |
| 113215 | Section 222.72(b)(1)(ii) of the Fair Credit Reporting Act states that, in the case of credit that has been granted, extended, or provided on the most favorable material terms to more than 40 | 113225 | Section 222.72(b)(1)(iv) of the Fair Credit Reporting Act requires a person using the credit score proxy method who provides credit to a consumer for whom a credit score is not available, assume that the consumer receives credit on material terms that are materially less favorable than the most favorable credit terms offered to a substantial proportion of consumers and must provide a risk-based pricing notice to the consumer. [113225] |

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| 114401 | Section 334.27(a)(1) of FDIC regulations prohibits, after the opt-out period expires, a financial institution from making solicitations based on eligibility information the financial institution receives from an affiliate to a consumer who previously opted out, unless: (1) The consumer has been given a renewal notice that complies with the requirements of this section of the regulation and Sections 334.24 through 334.26, and a reasonable opportunity and a reasonable and simple method to renew the opt-out, and the consumer does not renew the opt-out; or (2) An exception in Section 334.21(c) applies. [114401] | 115001 | Section 334.42 of FDIC regulations requires a financial institution that meets the definition of "furnisher" in the regulation to establish and implement reasonable policies and procedures regarding the accuracy and integrity of the information relating to consumers that it furnishes to a consumer reporting agency. Each furnisher must consider the guidelines in Appendix E of this part in developing its policies and procedures, and periodically review the policies and procedures and update them as necessary to ensure their continued effectiveness. [115001] |
| 114402 | Section 334.27(a)(2) of FDIC regulations requires that each opt-out renewal must be effective for a period of at least five years. [114402] | 115101 | Section 334.43(a) of FDIC regulations requires a financial institution that meets the definition of "furnisher" in the regulation and that receives a direct dispute from a consumer pursuant to paragraphs (c) and (d) of this section, to conduct a reasonable investigation of a direct dispute if it relates to one of the four items below, unless specifically exempted by (b) of this part: (1) the consumer's liability for a credit account or other debt with the furnisher; (2) the terms of a credit account or other debt with the furnisher; (3) the consumer's performance or other conduct concerning an account or other relationship with the furnisher; or (4) any other information contained in a consumer report regarding an account or other relationship with the furnisher that bears on the consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. [115101] |
| 114403 | Section 334.27(a)(3) of FDIC regulations requires that the renewal notice be provided: (1) By the affiliate that provided the previous opt-out notice, or its successor; or (2) As part of a joint renewal notice from two or more members of an affiliated group of companies, or their successors, that jointly provided the previous opt-out notice. [114403] | 115105 | Section 334.43(e) of FDIC regulations requires a financial institution that meets the definition of "furnisher" in the regulation and that received a direct dispute from a consumer pursuant to paragraphs (c) and (d) of this section to: (1) conduct a reasonable investigation with respect to the disputed information; (2) review all relevant information provided by the consumer with the dispute notice; (3) complete its investigation of the dispute and report the results to the consumer before the expiration of the period under section 611(a)(1) of the Fair Credit Reporting Act within which a consumer reporting agency would be required to complete its action if the consumer had elected to dispute |
| 114601 | Section 334.27(b) of FDIC regulations requires that the renewal notice be clear, conspicuous, and concise, and accurately disclose all of the elements under (1) through (8) of this section of the regulation. [114601] | | |
| 114710 | Section 334.30(b) of FDIC regulations prohibits a creditor from obtaining or using medical information pertaining to a consumer in connection with any determination of the consumer's eligibility or continued eligibility for credit, except as provided in this section. [114710] | | |
| 114750 | Section 334.31 of FDIC regulations prohibits a person, as described in paragraph (a) of this section, from disclosing medical information about a consumer, received from a consumer reporting agency or its affiliate, to any other person, except as necessary to carry out the purpose for which the information was initially disclosed, or as otherwise permitted by statute, regulation, or order. [114750] | | |

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| | the information under that section; and (4) if the investigation finds that the information reported was inaccurate, promptly notify each consumer reporting agency to which the furnisher provided inaccurate information of that determination and provide any correction to make the information accurate. [115105] | | the reporting period in which it establishes a relationship with the consumer. [117201] |
| 115106 | Section 334.43(f) of FDIC regulations requires a financial institution that meets the definition of "furnisher" in the regulation and that receives a frivolous or irrelevant dispute, to notify the consumer of this determination not later than five business days after making the determination, by mail or, if authorized by the consumer for that purpose, by any other means available to the furnisher. The notice must include the reasons for such determination and identify any information required to investigate the disputed information. [115106] | 117501 | Section 334.91(c) of FDIC regulations requires a card issuer to establish and implement reasonable policies and procedures to assess the validity of a change of address if it receives notification of a change of address for a consumer's debit or credit card account and, within a short period of time afterwards (during at least the first 30 days after it receives notification), the card issuer receives a request for an additional or replacement card for the same account. Under these circumstances, the card issuer may not issue an additional or replacement card until the card issuer: (i) notifies the cardholder of the request; or (ii) otherwise assesses the validity of the change of address in accordance with its policies and procedures. [117501] |
| 117001 | Section 334.82(c) of FDIC regulations requires a user of consumer reports to develop and implement reasonable policies and procedures designed to enable the user to form a reasonable belief that a consumer report relates to the consumer about whom it has requested the report when the user receives a notice of address discrepancy. [117001] | 117601 | Section 334.91(e) of FDIC regulations requires that any written or electronic notice the card issuer provides must be clear and conspicuous and provided separately from its regular correspondence with the cardholder. [117601] |
| | | Fair Debt Collection Practices | |
| | | 240000 | Uncoded. [240000] |
| 117101 | Section 334.82(d)(1) of FDIC regulations requires a user to develop and implement reasonable policies and procedures for furnishing an address for the consumer that the user has reasonably confirmed is accurate to the consumer reporting agency from whom it received the notice of address discrepancy when the user: (i) can form a reasonable belief that the consumer report relates to the consumer; (ii) establishes a continuing relationship with the consumer; and (iii) regularly and in the ordinary course of business furnishes information to the consumer reporting agency from which the notice of address discrepancy was obtained. [117101] | 240101 | Section 804 of the Fair Debt Collection Practices Act requires debt collectors to adhere to prescribed procedures in communicating with any person other than the consumer for the purpose of acquiring location information about the consumer. [240101] |
| 117201 | Section 334.82(d)(3) of FDIC regulations requires that the user furnish the consumer's address that the user has reasonably confirmed is accurate to the consumer reporting agency as part of the information it regularly furnishes for | 241101 | Section 805 of the Fair Debt Collection Practices Act prescribes certain circumstances under which a debt collector may not communicate with a consumer in connection with the collection of any debt without the prior consent of the consumer or the express permission of a court of competent jurisdiction; prohibits a debt collector from communicating, in connection with the collecting of any debt, with any person other than the consumer, his attorney, a consumer reporting agency, the creditor, the attorney of the creditor, or the attorney of the debt collector, except in the limited manner permit- |

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| | ted; and requires a debt collector to cease further communication with a consumer when notified in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease communication, except for the limited purposes permitted. [241101] | | tory preference or policy of exclusion in violation of the provision of the Fair Housing Act or the Equal Credit Opportunity Act. [352801] |
| 241601 | Section 807 of the Fair Debt Collection Practices Act prohibits a debt collector from using any false, deceptive, or misleading representation or means in connection with the collection of any debt. [241601] | 353101 | Section 338.4 of FDIC regulations requires banks to display the Equal Housing Lender or Equal Housing Opportunity poster, which conforms to size and text specifications, in lobby areas where deposits are received or loans covered by the Act are made. [353101] |
| 241901 | Section 808 of the Fair Debt Collection Practices Act prohibits a debt collector from using unfair or unconscionable means to collect a debt. [241901] | 358801 | Section 338.9 of FDIC regulations requires a bank which refers any applicants to a controlled entity and which purchases any home loans originated by the controlled entity to require the controlled entity to enter into a written agreement with the bank. The written agreement shall provide that the controlled entity shall comply with the requirements of Part 338. [358801] |
| 242201 | Section 809 of the Fair Debt Collection Practices Act requires the debt collector to send the consumer a written notice containing prescribed information within five days after the initial communications with him in connection with the collection of a debt. [242201] | 358901 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race. [358901] |
| 242501 | Section 811(a) of the Fair Debt Collection Practices Act requires a debt collector who brings legal action to follow prescribed guidelines. [242501] | | |
| 242801 | Section 812(a) of the Fair Debt Collection Practices Act prohibits any person from using certain deceptive forms. [242801] | 358902 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of color. [358902] |
| Fair Housing Act | | | |
| 350000 | Uncoded. [350000] | | |
| 352201 | Section 338.3(a) of FDIC regulations requires banks to include the Equal Housing Lender or Equal Housing Opportunity logotype and legend in written advertisement and the "Equal Housing Lender" or "Equal Opportunity Lender" statement in oral advertisements. [352201] | 358903 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of religion. [358903] |
| 352801 | Section 338.3(b) of FDIC regulations prohibits the use of words, symbols, models or other forms of communication in advertisements which express, imply or suggest a discrimina- | | |

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| 358904 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of sex. [358904] | | assistance, or providing information which is inaccurate or different from that provided others, because of race. [359001] |
| 358905 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of handicap. [358905] | 359002 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of color. [359002] |
| 358906 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of familial status. [358906] | 359003 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of religion. [359003] |
| 358907 | Section 100.110(b) of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions (as defined under Section 100.115) to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of national origin. [358907] | 359004 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of sex. [359004] |
| 359001 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial | 359005 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate- |

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| | related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of handicap. [359005] | | rities secured by dwellings in certain communities or neighborhoods but not in others because of race; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of race; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of race. [359201] |
| 359006 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of familial status. [359006] | 359202 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of color. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of color; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of color; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of color. [359202] |
| 359007 | Section 100.120 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in residential real estate-related transactions to discriminate against any person by failing or refusing to provide to any person, information regarding the availability of loans or other financial assistance, application requirements, procedures or standards for the review and approval of loans or financial assistance, or providing information which is inaccurate or different from that provided others, because of national origin. [359007] | 359203 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of religion. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of religion; pooling or packaging loans |
| 359201 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of race. Unlawful conduct includes: purchasing loans or other debts or secu- | | |

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| | or other debts or securities which relate to, or which are secured by, dwellings differently because of religion; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of religion. [359203] | | different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of handicap. [359205] |
| 359204 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of sex. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of sex; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of sex; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of sex. [359204] | 359206 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of familial status. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of familial status; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of familial status; or imposing or using different terms or conditions on the marketing or sale of securities issued on the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of familial status. [359206] |
| 359205 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of handicap. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of handicap; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of handicap; or imposing or using | 359207 | Section 100.125 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the purchasing of loans or other debts or securities which support the purchase, construction, improvement, repair or maintenance of a dwelling, or which are secured by residential real estate, to refuse to purchase such loans, debts, or securities, or to impose different terms or conditions for such purchases because of national origin. Unlawful conduct includes: purchasing loans or other debts or securities secured by dwellings in certain communities or neighborhoods but not in others because of national origin; pooling or packaging loans or other debts or securities which relate to, or which are secured by, dwellings differently because of national origin; or imposing or using different terms or conditions on the marketing or sale of securities issued on |

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| | the basis of loans or other debts or securities which relate to, or which are secured by, dwellings because of national origin. [359207] | | or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of color. [359402] |
| 359401 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of race. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of race; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of race. [359401] | 359403 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of religion. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of religion; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of religion. [359403] |
| 359402 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of color. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of color; determining the type of loan or other financial assistance to be provided with respect to a dwelling | 359404 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of sex. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of sex; determin- |

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| | ing the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of sex. [359404] | | cured by residential real estate because of familial status; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of familial status. [359406] |
| 359405 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of handicap. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of handicap; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of handicap. [359405] | 359407 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of national origin. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is secured by residential real estate because of national origin; determining the type of loan or other financial assistance to be provided with respect to a dwelling or fixing the amount, interest rate, duration or other terms for a loan or other financial assistance for a dwelling or which is secured by residential real estate, because of national origin. [359407] |
| 359406 | Section 100.130 of the Department of Housing and Urban Development Fair Housing regulations (24 CFR) makes it unlawful for any person or entity engaged in the making of loans or in the provision of other financial assistance relating to the purchase, construction, improvement, repair or maintenance of dwellings or which are secured by residential real estate to impose different terms or conditions for the availability of such loans or other financial assistance because of familial status. Unlawful conduct includes: using different policies, practices or procedures in evaluating or in determining creditworthiness of any person in connection with the provision of any loan or other financial assistance for a dwelling or for any loan or other financial assistance which is se- | Financial Information Privacy Rule | |
| | | 840000 | Uncoded. [840000] |
| | | 840101 | Section 332.4(a)(1) of FDIC regulations requires a financial institution to provide a clear and conspicuous initial notice that accurately reflects its privacy policies and practices to an individual who becomes its customer, as defined under §332.3, not later than when a customer relationship is established, except as provided in paragraph (e) of this section. [840101] |
| | | 840102 | Section 332.4(a)(2) of FDIC regulations requires a financial institution to provide a clear |

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| | and conspicuous initial notice that accurately reflects its privacy policies and practices to a consumer, as defined under §332.3, before disclosing any nonpublic personal information about the consumer to any nonaffiliated third party, if such a disclosure is made other than as authorized by §§332.14 and 332.15. [840102] | | 332.15 applies to that disclosure), a separate statement of the categories of information it discloses and the categories of third parties with whom it has contracted; |
| 840301 | Section 332.4(f) of FDIC regulations requires an initial privacy notice required by this section to be delivered in accordance with §332.9. [840301] | | (6) An explanation of the consumer's right under §332.10(a) to opt out of the disclosure of nonpublic personal information to nonaffiliated third parties, including the method(s) by which the consumer may exercise that right at that time; |
| 840501 | Section 332.5(a)(1) of FDIC regulations requires a financial institution to provide a clear and conspicuous notice to customers that accurately reflects its privacy policies and practices not less than annually during the continuation of the customer relationship. [840501] | | (7) Any disclosures that it makes under section 603(d)(2)(A)(iii) of the Fair Credit Reporting Act (15 U.S.C. 1681a(d)(2)(A)(iii)) (that is, notices regarding the ability to opt out of disclosures of information among affiliates); |
| 840601 | Section 332.5(d) of FDIC regulations requires an annual notice required by this section to be delivered in accordance with §332.9. [840601] | | (8) Its policies and practices with respect to protecting the confidentiality and security of nonpublic personal information; and |
| 840801 | Section 332.6(a) of FDIC regulations requires that initial, annual, and revised privacy notices provided by a financial institution include each of the following items of information that applies to the financial institution and to the consumers who are sent a privacy notice: (1) The categories of nonpublic personal information that it collects; (2) The categories of nonpublic personal information that it discloses; (3) The categories of affiliates and nonaffiliated third parties to whom it discloses nonpublic personal information, other than those parties to whom it discloses information under §§332.14 and 332.15; (4) The categories of nonpublic personal information about its former customers that it discloses and the categories of affiliates and nonaffiliated third parties to whom it discloses nonpublic personal information about its former customers, other than those parties to whom it discloses information under §§332.14 and 332.15; (5) If it discloses nonpublic personal information to a nonaffiliated third party under § 332.13 (and no other exception in §332.14 or | 841001 | Section 332.7(a)(1) of FDIC regulations requires a financial institution that provides an opt out notice under §332.10(a), to provide a clear and conspicuous notice to each of its consumers that accurately explains the right to opt out under that section. The notice must state: (i) That you disclose or reserve the right to disclose nonpublic personal information about your consumer to a nonaffiliated third party; (ii) That the consumer has the right to opt out of that disclosure; and (iii) A reasonable means by which the consumer may exercise the opt out right. [841001] |
| | | 841201 | Section 332.7(c) of FDIC regulations requires a financial institution that provides the opt out notice later than the initial notice required under §332.4, to include a copy of the initial notice with the opt out notice in writing or, if the consumer agrees, electronically. [841201] |
| | | 841202 | Section 332.7(d) of FDIC regulations requires a financial institution that provides an opt out notice to consumers that jointly obtain a financial product or service to explain how the opt out direction will be treated and permit, in accordance with this section, the joint consumers to exercise the right to opt out. An institution may not require all joint consumers to opt out |

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| | before it implements any opt out direction. [841202] | 842001 | Section 332.8(c) of FDIC regulations requires a revised policy notice required by this section to be delivered in accordance with §332.9. [842001] |
| 841301 | Section 332.7(e) of FDIC regulations requires financial institutions to comply with a consumer's opt out direction as soon as reasonably practicable after it is received. [841301] | 842301 | Section 332.10(a)(1) of FDIC regulations prohibits a financial institution from disclosing, directly or through any affiliate, any nonpublic personal information about a consumer to a nonaffiliated third party unless: (i) The consumer has been provided an initial notice as required under §332.4; (ii) The consumer has been provided an opt out notice as required in §332.7; (iii) The consumer has been given a reasonable opportunity, before the information is disclosed to the nonaffiliated third party, to opt out of the disclosure; and (iv) The consumer does not opt out. [842301] |
| 841501 | Section 332.7(g)(1) of FDIC regulations requires that a consumer's direction to opt out under this section shall remain effective until the consumer revokes it in writing or, if the consumer agrees, electronically. [841501] | 842401 | Section 332.11(a)(1) of FDIC regulations requires that if you are a financial institution that receives nonpublic personal information from a nonaffiliated financial institution under an exception in §332.14 or 332.15 of this part, your disclosure and use of that information is limited as follows: (i) You may disclose the information to the affiliates of the financial institution from which you received the information; (ii) You may disclose the information to your affiliates, but your affiliates may, in turn, disclose and use the information only to the extent that you may disclose and use the information; and (iii) You may disclose and use the information pursuant to an exception in § 332.14 or 332.15 in the ordinary course of business to carry out the activity covered by the exception under which you received the information. [842401] |
| 841502 | Section 332.7(g)(2) of FDIC regulations requires then when a customer relationship terminates, the customer's opt out direction continues to apply to the nonpublic personal information that the financial institution collected during, or related to, that relationship. If the individual subsequently establishes a new customer relationship with you, the opt out direction that applied to the former relationship does not apply to the new relationship. [841502] | 842501 | Section 332.11(b)(1) of FDIC regulations requires that if you are a financial institution that receives nonpublic personal information from a nonaffiliated financial institution other than under an exception in §332.14 or 332.15 of this part, you may disclose the information only: (i) To the affiliates of the financial institution from which you received the information; (ii) To your affiliates, but your affiliates may, in turn, disclose the information only to the extent that you can disclose the information; and (iii) To any other person, if the disclosure would be |
| 841601 | Section 332.7(h) of FDIC regulations requires an opt out notice required by this section to be delivered in accordance with §332.9. [841601] | | |
| 841801 | Section 332.8(a) of FDIC regulations prohibits a financial institution, directly or through any affiliate, from disclosing any nonpublic personal information about a consumer to a nonaffiliated third party other than as described in the initial notice that it provided to that consumer under §332.4, unless: (1) The financial institution provided to the consumer a clear and conspicuous revised notice that accurately describes your policies and practices; (2) The financial institution provided to the consumer a new opt out notice; (3) The financial institution has given the consumer a reasonable opportunity, before you disclose the information to the nonaffiliated third party, to opt out of the disclosure; and (4) The consumer does not opt out. [841801] | | |

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| | lawful if made directly to that person by the financial institution from which you received the information. [842501] |
| 842601 | <p>Section 332.11(c) of FDIC regulations requires that if you are a financial institution that discloses nonpublic personal information to a non-affiliated third party under an exception in §332.14 or 332.15 of this part, the third party may disclose and use that information only as follows:</p> <p>(1) The third party may disclose the information to your affiliates;</p> <p>(2) The third party may disclose the information to its affiliates, but its affiliates may, in turn, disclose and use the information only to the extent that the third party may disclose and use the information; and</p> <p>(3) The third party may disclose and use the information pursuant to an exception in §332.14 or 332.15 in the ordinary course of business to carry out the activity covered by the exception under which it received the information. [842601]</p> |
| 842701 | <p>Section 332.11(d) of FDIC regulations requires that if you are a financial institution that discloses nonpublic personal information to a non-affiliated third party other than under an exception in §332.14 or 332.15 of this part, the third party may disclose the information only:</p> <p>(1) To your affiliates;</p> <p>(2) To its affiliates, but its affiliates, in turn, may disclose the information only to the extent the third party can disclose the information; and</p> <p>(3) To any other person, if the disclosure would be lawful if you made it directly to that person. [842701]</p> |
| 842901 | <p>Section 332.12(a) of FDIC regulations prohibits a financial institution from disclosing, directly or through an affiliate (other than to a consumer reporting agency), an account number or similar form of access number or access code for a consumer's credit card account, deposit account, or transaction account to any nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail to the consumer. [842901]</p> |

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| | Flood Insurance |
| 150000 | Uncoded. [150000] |
| 150101 | Section 339.3(a) of FDIC regulations prohibits a financial institution from making, increasing, extending, or renewing a designated loan secured by a building, a mobile home, or personal property unless the underlying security is covered by flood insurance. [150101] |
| 150102 | Section 339.3(a) of FDIC regulations requires that the building, mobile home, or personal property securing a designated loan be covered by flood insurance for the term of the loan. [150102] |
| 150103 | Section 339.3(a) of FDIC regulations requires that the amount of insurance must be at least equal to the lesser of the outstanding principal balance of the designated loan or the maximum limit of coverage available for the particular type of property securing the loan. [150103] |
| 150201 | Section 339.5 of FDIC regulations requires a financial institution that escrows taxes, insurance premiums, fees or any other charges for a loan secured by residential improved real estate or a mobile home that is made, increased, extended, or renewed on or after October 1, 1996, to also require the escrow of all premiums and fees for any required flood insurance. [150201] |
| 150202 | Section 339.5 of FDIC regulations requires a financial institution, or a servicer, to deposit the flood insurance premiums on behalf of the borrower in an escrow account. [150202] |
| 150203 | Section of 339.5 of FDIC regulations requires a financial institution to pay the amount owed to the insurance provider from the escrow account by the due date when such premiums are due following the receipt of a notice from the Director of FEMA or other provider of flood insurance that premiums are due. [150203] |
| 150301 | Section 339.6(b) of FDIC regulations requires the financial institution to maintain a copy of the completed standard flood hazard determination form, in either hard copy or electronic |

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| | form, for the period of time the financial institution owns the loan. [150301] | | amount at least equal to the amount required under Section 339.3 for the remaining term of the loan. [150601] |
| 150401 | Section 339.6(a) of FDIC regulations requires a financial institution to use the standard flood hazard determination form developed by the Director of FEMA when determining whether the building or mobile home offered as collateral for a loan is or will be located in a special flood hazard area in which flood insurance is available. [150401] | 150602 | Section 339.7 of FDIC regulations requires a financial institution or servicer to purchase insurance on the borrower's behalf if the borrower fails to obtain flood insurance within 45 days after notification. [150602] |
| 150501 | Section 339.9(a) of FDIC regulations requires a financial institution to furnish a written notice to the borrower and to the servicer in all cases whether or not flood insurance is available under the Act for the collateral securing the loan when making, increasing, extending, or renewing a loan secured by a building or a mobile home located or to be located in a designated special flood hazard area. [150501] | 150701 | Section 339.8(a) of FDIC regulations requires that a determination fee charged by a financial institution for determining whether the building or mobile home securing the loan is located in a special flood hazard areas be reasonable. [150701] |
| 150502 | Section 339.9(c) of FDIC regulations requires that the financial institution provide the notice required by paragraph (a) of this section to the borrower within a reasonable time before the completion of the transaction, and to the servicer as promptly as practicable after the financial institution provides notice to the borrower and in any event no later than the time the bank provides other similar notices to the servicer concerning hazard insurance and taxes. [150502] | 150801 | Section 339.8(b) of FDIC regulations states that the determination fee authorized by paragraph (a) of this section may be charged to the borrower if the determination meets one of the following conditions: (1) Is made in connection with a making, increasing, extending, or renewing of the loan that is initiated by the borrower; (2) Reflects the Director of FEMA's revision or updating of floodplain areas or flood-risk zones; (3) Reflects the Director of FEMA's publication of a notice or compendium that (i) Affects the area in which building or mobile home securing the loan is located; or (ii) By determination of the Director of FEMA, may reasonably require a determination whether the building or mobile home securing the loan is located in a special flood hazard area; or Results in the purchase of flood insurance coverage by the lender or its servicer on behalf of the borrower under Section 339.7. [150801] |
| 150503 | Section 339.9(d) of FDIC regulations requires a financial institution to maintain a record of the receipt of the notices by the borrower and the servicer for the period of time the financial institution owns the loan. [150503] | 150901 | Section 339.9(b) of FDIC regulations requires that the written notice include a warning, in a form approved by the Director of FEMA, that the building or the mobile home is or will be located in a special flood hazard area. [150901] |
| 150601 | Section 339.7 of FDIC regulations requires a financial institution or servicer that determines at any time during the term of a designated loan, that the building or mobile home and any personal property securing the designated loan is not covered by flood insurance or is covered by flood insurance in an amount less than the amount required by Section 339.3 to notify the borrower that the borrower should obtain flood insurance, at the borrower's expense, in an | 150902 | Section 339.9(b) of FDIC regulations requires that the written notice include a description of |

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| | the flood insurance purchase requirements set forth in section 102(b) of the Flood Disaster Protection Act of 1973, as amended (42 U.S.C. 4012a(b)). [150902] | | FEMA of any change in the servicer of a loan described in paragraph (a) of this section within 60 days after the effective date of change. [151301] |
| 150903 | Section 339.9(b) of FDIC regulations requires that the written notice include a statement, where applicable, that flood insurance coverage is available under the NFIP and may also be available from private insurers. [150903] | H Home Mortgage Disclosure Act (HMDA) | |
| 150904 | Section 339.9(b) of FDIC regulations requires that the written notice include a statement whether Federal disaster relief assistance may be available in the event of damage to the building or mobile home caused by flooding in a Federally-declared disaster. [150904] | 370000 | Uncoded. [370000] |
| 151001 | Section 339.9(e) of FDIC regulations states that a financial institution must obtain satisfactory written assurance from a seller or lessor that, within a reasonable time before the completion of the sale or lease transaction, the seller or lessor will provide an applicable notice required by paragraph (a) to a purchaser or lessee if the financial institution does not provide such notice. [151001] | 370101 | Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. All reportable transactions shall be recorded within thirty calendar days after the end of the calendar quarter in which final action is taken. [370101] |
| 151002 | Section 339.9(e) of FDIC regulations requires a financial institution to maintain a record of the written assurance from the seller or lessor for the period of time the financial institution owns the loan. [151002] | 370102 | Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect certain data on applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. These data must be collected on a register in the format prescribed in Appendix A. The data recorded shall include the following items: (1) An identifying number for the loan or loan application, and the date the application was received. (2) The type of loan or application. (3) The purpose of the loan or application. (4) Whether the application is a request for preapproval and whether it resulted in a denial or in an origination. (5) The property type to which the loan or application relates. (6) The owner-occupancy status of the property to which the loan or application relates. (7) The amount of the loan or the amount |
| 151101 | Section 339.9(f) of FDIC regulations requires a financial institution to use the prescribed language presented in appendix A to this part in the written notice to borrowers. [151101] | | |
| 151201 | Section 339.10(a) of FDIC regulations requires a financial institution to notify the Director of FEMA in writing of the identity of the servicer of the loan when a financial institution makes, increases, extends, renews, sells, or transfers a loan secured by a building or mobile home located or to be located in a special flood hazard area. [151201] | | |
| 151301 | Section 339.10(b) of FDIC regulations requires a financial institution to notify the Director of | | |

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| | <p>applied for.</p> <p>(8) The type of action taken, and the date.</p> <p>(9) The location of the property to which the loan or application relates, by MSA or by Metropolitan Division, by state, by county, and by census tract, if the institution has a home or a branch office in that MSA or Metropolitan Division.</p> <p>(10) The ethnicity, race, and sex of the applicant or borrower, and the gross annual income relied on in processing the application.</p> <p>(11) The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year (this information need not be included in quarterly updates).</p> <p>(12) For originated loans subject to Regulation Z, 12 CFR part 226, the difference between the loan's annual percentage rate (APR) and the average prime offer rate (as defined in paragraph (ii) of this section) for a comparable transaction as of the date the interest rate is set, if that difference is equal to or greater than 1.5 percentage points for loans secured by a first lien on a dwelling, or equal to or greater than 3.5 percentage points for loans secured by a subordinate lien on a dwelling.</p> <p>(13) Whether the loan is subject to the Home Ownership and Equity Protection Act of 1994.</p> <p>(14) The lien status of the loan or application (first lien, subordinate lien, or not secured by a lien on a dwelling). [370102]</p> | | <p>shall report the data for all applications that did not result in originations (whether or not they would have closed in the name of the nonexempt financial institution). [370103]</p> |
| 370103 | <p>Section 203.4(a) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. These transactions shall be recorded in accordance with Appendix A and the Official Staff Commentary on Regulation C, which provides that a nonexempt financial institution should not report as originations loans that it forwarded to another lender for approval prior to closing, and that were approved and subsequently acquired by that lender (whether or not they were closed in the name of the nonexempt financial institution). Additionally, the Official Staff Commentary on Regulation C provides that a nonexempt financial institution</p> | 370301 | <p>Section 203.4(b) of Regulation C requires a nonexempt financial institution to collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in § 203.2(b)) only if the preapproval request is denied or results in the origination of a home purchase loan. These collected data shall include the ethnicity, race, and sex of the applicant or borrower as prescribed in Appendix B. [370301]</p> |
| | | 370302 | <p>Section 203.4(d) of Regulation C requires that a nonexempt financial institution shall not report:</p> <ol style="list-style-type: none"> (1) Loans originated or purchased by the financial institution acting in a fiduciary capacity (such as trustee); (2) Loans on unimproved land; (3) Temporary financing (such as bridge or construction loans); (4) The purchase of an interest in a pool of loans (such as mortgage-participation certificates, mortgage-backed securities, or real estate mortgage investment conduits); (5) The purchase solely of the right to service loans; or (6) Loans acquired as part of a merger or acquisition, or as part of the acquisition of all of the assets and liabilities of a branch office as defined in § 203.2(c)(1). [370302] |
| | | 370303 | <p>Section 203.4(e) of Regulation C requires nonexempt banks and savings associations that are required to report data on small business, small farm, and community development lending under regulations that implement the Community Reinvestment Act of 1977 to also collect the location of property located outside metropolitan areas in which the institution has a home or branch office, or outside any metropolitan area. [370303]</p> |

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| 370501 | Section 203.5(a)(1) of Regulation C requires a nonexempt financial institution to send its complete loan/application register to the agency office specified in Appendix A by March 1 following the calendar year for which the loan data are compiled. The institution shall retain a copy for its records for at least three years. [370501] | 370801 | Section 203.5(c) of Regulation C requires a nonexempt financial institution to make its loan/application register available to the public after removing the following information regarding each entry: the application or loan number, the date that the application was received, and the date action was taken. An institution shall make its modified register available following the calendar year for which the data are compiled, by March 31 for a request received on or before March 1, and within thirty calendar days for a request received after March 1. The modified register need only contain data relating to the metropolitan area for which the request is made. [370801] |
| 370505 | Section 203.5(a)(2) of Regulation C requires a nonexempt subsidiary of a bank or savings association to complete a separate loan/application register. The subsidiary shall submit the register, directly or through its parent, to the agency that supervises its parent, to the agency office specified in Appendix A, by March 1 following the calendar year for which the loan data are compiled. The subsidiary shall retain a copy for its records for at least three years. [370505] | 370901 | Section 203.5(d) of Regulation C requires a nonexempt financial institution to make its modified register available to the public for a period of three years and its disclosure statement available for a period of five years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data. [370901] |
| 370701 | Section 203.5(b)(2) of Regulation C requires a nonexempt financial institution to make its disclosure statement (prepared by the FFIEC) available to the public at its home office no later than three business days after receiving it from the FFIEC. [370701] | 371101 | Section 203.5(e) of Regulation C requires a nonexempt financial institution to post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in a metropolitan area. An institution shall provide promptly upon request the location of the institution's offices where the statement is available for inspection and copying, or it may include the location in the lobby notice. [371101] |
| 370702 | Section 203.5(b)(3) of Regulation C requires a nonexempt financial institution to either: (i) Make its disclosure statement available to the public, within ten business days of receiving it, in at least one branch office in each other metropolitan area where the institution has offices (the disclosure statement need only contain data relating to the metropolitan area where the branch is located); or (ii) Post the address for sending written requests in the lobby of each branch office in other metropolitan area where the institution has offices; and mail or deliver a copy of the disclosure statement within fifteen calendar days of receiving a written request (The disclosure statement need only contain data relating to the metropolitan area for which the request is made.). Including the address in the general notice required under paragraph (e) of this section satisfies this requirement. [370702] | Homeowners Protection Act | |
| | | 830000 | Uncoded. [830000] |
| | | 830101 | Section 4(a)(1) of the Homeowners Protection Act requires written initial disclosures at the time of consummation for residential mortgage transactions requiring borrower paid mortgage insurance. [830101] |

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| 830102 | Section 4(a)(1)(A) of the Homeowners Protection Act requires specific information on the initial disclosures for a fixed rate residential mortgage transaction. This information includes an initial amortization schedule, notice of the borrower's right to request the cancellation of the private mortgage insurance (PMI) at a scheduled or actual 80% loan-to-value level, the automatic termination date when the PMI is scheduled to reach a 78% loan-to-value level, and the Act's exemptions from cancellation or termination. [830102] | | "borrower paid mortgage insurance" (BPMI). [830203] |
| 830103 | Section 4(a)(1)(B) of the Homeowners Protection Act requires an initial disclosure notice for adjustable rate residential mortgage transactions that includes the borrower's right to request the cancellation of the private mortgage insurance (PMI) at a scheduled or actual 80% loan-to-value level, the servicer's requirement to notify the borrower when the 80% loan-to-value level is scheduled or achieved, the requirement to automatically terminate the PMI at a 78% loan-to-value level, and the Act's exemptions from cancellation or termination. [830103] | 830301 | Section 4(a)(3) of the Homeowners Protection Act requires annual written statements for residential mortgage transactions that require private mortgage insurance (PMI). The annual statement must set forth the borrower's rights to cancellation or termination of the PMI and the servicer's address and telephone number so the borrower may contact the servicer to determine if the borrower may cancel the PMI. [830301] |
| 830201 | Section 4(a)(2) of the Homeowners Protection Act requires an initial disclosure notice for high-risk residential mortgage transactions stating that private mortgage insurance would not be required beyond the midpoint of the loan's amortization schedule if the payments are current. [830201] | 830302 | Section 4(a)(1)(B) of the Homeowners Protection Act requires the servicer to notify the borrower when the principal balance of an adjustable rate residential mortgage transaction reaches 80% of the original value of the secured property so the borrower may have the opportunity to request that PMI be cancelled. [830302] |
| 830202 | Section 6(c)(1) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that the written notice containing information specified under this section be provided not later than the date of the loan commitment. [830202] | 830303 | Section 4(b) of the Homeowners Protection Act requires annual written statements for residential mortgages requiring private mortgage insurance (PMI) that were consummated before July 29, 1999. The statements must indicate that the PMI may be canceled with the consent of the lender or in accordance with state law and shall include the servicer's address and telephone number so the borrower may contact the servicer to determine if the borrower may cancel the PMI. [830303] |
| 830203 | Section 6(c)(1) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that a written notice be provided to the borrower explaining certain unique features of "lender paid mortgage insurance" (LPMI) and how this type of insurance differs from | 830401 | Section 5(a) of the Homeowners Protection Act requires the servicer to notify the borrower in writing not later than 30 days after the private mortgage insurance (PMI) is cancelled or terminated. The notice shall disclose that the PMI is terminated and the borrower no longer has the PMI, and that no further premiums, payments, or other fees are due or payable by the borrower in connection with the PMI. [830401] |
| | | 830402 | Section 5(b)(1) of the Homeowners Protection Act requires the servicer to provide a written notice to the borrower that a mortgage will not qualify for cancellation or termination of private mortgage insurance. The notice shall disclose the grounds on which the request was |

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| | determined. If an appraisal was used, the servicer must give the results of the appraisal to the borrower. [830402] | 830602 | Section 3(d) of the Homeowners Protection Act prohibits additional payments or premiums for private mortgage insurance 30 days after the insurance is cancelled or terminated. [830602] |
| 830403 | Section 5(b)(2) of the Homeowners Protection Act requires that the notice required under Section 5(b)(1) must be provided not later than 30 days following the later of: (1) the date the borrower's request for cancellation is received; or (2) the date on which the borrower satisfies any evidence or certification requirements. If the requirements of an automatic termination are not met, the notice is due not later than 30 days after the scheduled termination date. [830403] | 830603 | Section 3(e) of the Homeowners Protection Act requires the servicer to return all unearned private mortgage insurance (PMI) premiums to the borrower within 45 days after canceling or terminating PMI coverage. [830603] |
| 830501 | Section 6(c)(2) of the Homeowners Protection Act requires, in a residential mortgage transaction involving lender paid mortgage insurance, that a written notice to be provided to the borrower not later than 30 days after the termination date that would apply in the case of borrower paid mortgage insurance. The notice shall indicate that the borrower may wish to review financing options that could eliminate the requirement for private mortgage insurance. [830501] | 830701 | Section 3(f)(2) of the Homeowners Protection Act requires the servicer to terminate borrower paid mortgage insurance for high-risk non-conforming loans when the mortgage principal is scheduled to reach 77% of the original value of the secured property. [830701] |
| 830502 | Section 3(a) of the Homeowners Protection Act requires the servicer to cancel private mortgage insurance (PMI) when the borrower submits a request in writing to the servicer, has a good payment history, and meets certain previously established qualifications. [830502] | 830702 | Section 7 of the Homeowners Protection Act prohibits the imposition of fees or other costs on any borrower with respect to any disclosure or notification requirements of this Act. [830702] |
| 830503 | Section 3(b) of the Homeowners Protection Act requires the servicer to terminate private mortgage insurance (PMI) on the earliest date that both: (1) the mortgage principal is scheduled to reach 78% of the original value of the secured property; and (2) the borrower is current on mortgage payments. [830503] | Homeownership Counseling | |
| 830601 | Section 3(c) of the Homeowners Protection Act prohibits the servicer from requiring private mortgage insurance beyond the first day of the month immediately following the date that is the midpoint of the loan's amortization period if the loan payments are current. [830601] | 900000 | Uncoded. [900000] |
| | | 900101 | Section 106(c)(5) of the Housing and Urban Development Act of 1968, as amended, requires a creditor within 45 days of delinquency to notify the eligible homeowner who fails to pay any amount by the due date of the availability of homeownership counseling. [900101] |
| | | I Interest on Deposits | |
| | | 220000 | Uncoded. [220000] |
| | | 220101 | Section 329.1(b)(3) of FDIC regulations prohibits the maintenance of NOW accounts by certain for profit corporations, partnerships or associations. [220101] |
| | | 220401 | Section 329.2 of FDIC regulations prohibits payment of interest on demand deposits, as the term is defined in Section 329.1(b) of the regulation, except for those payments of interest or other remuneration on any deposit, which, if held by a member bank, would be allowed un- |

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| | der 12 USC 371a and 461, or by regulation of the Board of Governors of the Federal Reserve System. [220401] | | |
| 227801 | Section 329.103(b) of FDIC regulations prohibits the averaging of premium costs. [227801] | 760501 | Section 232.5(a)(1) of Limitations on Terms of Consumer Credit Extended to Service Members and Dependents requires a nonexempt financial institution provide each applicant prior to becoming obligated on the covered transaction, a clear and conspicuous “covered borrower identification statement.” In addition, each applicant is required to sign the statement indicating either they are or are not a covered borrower. [760501] |
| 228001 | Section 329.103(c) of FDIC regulations prohibits the solicitation of funds for deposit on the basis that the financial institution will divide the funds into several accounts for the purpose of enabling the financial institution to pay the depositor more than two premiums within a twelve-month interval. [228001] | 760601 | Section 232.6(a) of the Department of Defense regulations requires a creditor to provide the member or dependent the following information clearly and conspicuously before consummation of the consumer credit transaction: (1) The MAPR and the total dollar amount of all charges included in the MAPR; (2) Any disclosures required by Regulation Z; (3) A clear description of the payment obligation of the covered borrower; and (4) A statement that says in part, "Federal law provides important protections to regular or reserve members of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer, and their dependents." [760601] |
| 228101 | Section 329.103(d) of FDIC regulations requires the financial institution to retain sufficient information for examiners to determine that the requirements of this section have been satisfied. [228101] | | |
| Interstate Banking | | | |
| 820000 | Uncoded. [820000] | | |
| 820101 | Part 369 of the FDIC regulations prohibits a bank from using any authority to engage in interstate branching pursuant to the Interstate Act primarily for the purpose of deposit production. The bank's statewide loan-to-deposit ratio is less than 50 percent of the relevant host state loan-to-deposit ratio and the bank is not meeting the credit needs of the communities in the host state that are served by the bank. [820101] | 760701 | Section 232.6(b)(1) of the Department of Defense regulations requires that the creditor provide the disclosures required by this part in writing in a form the covered borrower can keep. [760701] |
| | | 760702 | Section 232.6(b)(2) of the Department of Defense regulations requires that the creditor provide the disclosures required by this part orally before consummation. [760702] |
| L Limitations on Terms of Consumer Credit Extended to Service Members and Dependents | | | |
| 760000 | Uncoded. [760000] | 760901 | Section 232.8(a) of the Department of Defense regulations makes it unlawful for any creditor to extend consumer credit to a covered borrower when: (1) The creditor rolls over, renews, repays, refinances, or consolidates any consumer credit extended to the covered borrower by the same creditor with the proceeds of other consumer credit extended by that creditor to the same borrower, unless the new transaction results in more favorable terms to the covered borrower, such as a lower MAPR; (2) The |
| 760401 | Section 232.4(b) of the Department of Defense regulations states that a creditor or an assignee may not impose an MAPR greater than 36 percent in connection with an extension of consumer credit to a covered borrower. [760401] | | |

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| | covered borrower is required to waive the covered borrower's right to legal recourse under any otherwise applicable provision of State or Federal law; (3) The creditor requires the covered borrower to submit to arbitration or imposes other onerous legal notice provisions in the case of a dispute; (4) The creditor demands unreasonable notice from the covered borrower as a condition for legal action; (5) The creditor uses a check or other method of access to a deposit, savings, or other financial account maintained by the covered borrower; (6) The creditor requires that the covered borrower establish an allotment to repay the obligation; and (7) The covered borrower is prohibited from prepaying the consumer credit or is charged a penalty fee for prepaying all or part of the consumer credit. [760901] | 860120 | Section 343.30(b)(2) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that an insurance product or annuity that involves investment risk does involve such risk, including the potential that principal may be lost and that the product may decline in value. [860120] |
| | | 860130 | Section 343.30(b)(3) of FDIC regulations prohibits banks and others who act on their behalf or who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that: |
| | | | (1) the approval of an extension of credit to a consumer by the bank or subsidiary may not be conditioned on the purchase of an insurance product or annuity by the consumer from the bank or a subsidiary of the bank; and |
| | | | (2) the consumer is free to purchase the insurance product or annuity from another source. [860130] |
| | | 860201 | Section 343.30(c) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from selling or offering for sale, as principal, agent, or broker, any life or health insurance product if the status of the applicant or insured as a victim of domestic violence or as a provider of services to victims of domestic violence is considered as a criterion in any decision with regard to insurance underwriting, pricing, renewal, or scope of coverage of such product, or with regard to the payment of insurance claims on such product, except as required or expressly permitted under state law. [860201] |
| | | 860301 | Section 343.40(a) of FDIC regulations requires that banks, others who act on their behalf, and |
| N | NDP – Insurance Sales | | |
| 860000 | Uncoded. [860000] | | |
| 860101 | Section 343.30(a) of FDIC regulations prohibits banks and others who act on their behalf or who sell insurance on bank premises from engaging in any practice that would lead a consumer to believe that an extension of credit is conditional upon either: | | |
| | (1) the purchase of an insurance product or annuity from the bank or any of its affiliates; or | | |
| | (2) an agreement by the consumer not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity. [860101] | | |
| 860110 | Section 343.30(b)(1) of FDIC regulations prohibits banks, others who act on their behalf, and others who sell insurance on bank premises from engaging in any practice or using any advertisement at any office of, or on behalf of, the bank or a subsidiary of the bank that could mislead any person or otherwise cause a reasonable person to reach an erroneous belief with respect to the fact that an insurance product or annuity sold or offered for sale is not backed by the Federal government or the bank, or the fact that the insurance product or annuity is not insured by the FDIC. [860110] | | |

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| | <p>others who sell insurance on bank premises must, in connection with the initial purchase of an insurance product or annuity by a consumer, disclose to the consumer, except to the extent the disclosure would not be accurate, that:</p> <p>(1) the insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank;</p> <p>(2) the insurance product or annuity is not insured by the FDIC or any other agency of the United States, the bank, or (if applicable) an affiliate of the bank; and</p> <p>(3) in the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value. [860301]</p> | | <p>or annuity is solicited, offered, or sold, unless the exceptions contained in §343.40(c)(2),(3),or (4) for sales transacted by mail, telephone, or electronically are applicable. [860420]</p> |
| 860310 | <p>Section 343.40(b) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must in the case of an application for credit in connection with which an insurance product or annuity is solicited, offered, or sold, disclose that the bank may not condition an extension of credit on either:</p> <p>(1) the consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or</p> <p>(2) the consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity. [860310]</p> | 860450 | <p>Section 343.40(c)(5) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide all disclosures required by §343 in a manner which is conspicuous, simple, direct, readily understandable, and designed to call attention to the nature and significance of the information provided. [860450]</p> |
| | | 860460 | <p>Section 343.40(c)(6) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide all disclosures required by §343 in a meaningful form. [860460]</p> |
| | | 860470 | <p>Section 343.40(c)(7) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must obtain from the consumer, at the time a consumer receives the disclosures required under §343.40(a) or (b), or at the time of the initial purchase by the consumer of an insurance product or annuity, a written acknowledgment by the consumer that the consumer received the disclosures, unless an exception for sales transacted by telephone is applicable. [860470]</p> |
| 860401 | <p>Section 343.40(c)(1) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures required by §343.40(a) orally and in writing before the completion of the initial sale of an insurance product or annuity to a consumer, unless the exceptions contained in §343.40(c)(2),(3),or (4) for sales transacted by mail, telephone or electronically are applicable. [860401]</p> | 860501 | <p>Section 343.40(d) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures described in §343.40(a) in advertisements and promotional material for insurance products or annuities unless the advertisements and promotional materials are of a general nature describing or listing the services or products offered by a bank. [860501]</p> |
| 860420 | <p>Section 343.40(c)(2) of FDIC regulations requires that banks, others who act on their behalf, and others who sell insurance on bank premises must provide the disclosures required by §343.40(b) orally and in writing at the time the consumer applies for an extension of credit in connection with which an insurance product</p> | 860601 | <p>Section 343.50(a) of FDIC regulations requires banks, to the extent practicable, to keep the area where they conduct transactions involving insurance products or annuities physically segregated from areas where retail deposits are routinely accepted from the general public, identify the areas where insurance product or annu-</p> |

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| | ity sales activities occur, and clearly delineate and distinguish those areas from the areas where the bank's retail deposit-taking activities occur. [860601] | | mail, facsimile or other means of electronic transmission, to the customers at or before completion of the transaction either a broker/dealer confirmation or a written notification in the form required by §344.5(b), unless notification is provided in an alternative form or at an alternative time as provided by §344.6. [870301] |
| 860610 | Section 343.50(b) of FDIC regulations prohibits a bank teller from referring a consumer who seeks to purchase an insurance product or annuity to a qualified person who sells that product except unless the teller receives no more than a one-time, nominal fee of a fixed dollar amount for each referral that does not depend on whether the referral results in a transaction. [860610] | 870320 | Section 344.6(c)(1) of FDIC regulations requires that where banks exercise investment discretion over accounts for which they serve as agents, the banks must provide the customers who own these accounts with an itemized statement at least once every three months. The statement must specify the funds and securities in the custody or possession of the bank at the end of the period covered by the statement, as well as all debits, credits and transactions in the customer's account during this period. [870320] |
| 860701 | Section 343.60 of FDIC regulations prohibits a bank from permitting any person to sell or offer for sale any insurance product or annuity in any part of its office or on its behalf, unless the person is at all times appropriately qualified and licensed under applicable State insurance licensing standards with regard to the specific products being sold or recommended. [860701] | 870330 | Section 344.6(c)(2) of FDIC regulations requires that banks that exercise investment discretion over accounts for which they serve as agents must, if requested by the customers who own these accounts, provide such customers with the written notification described in 344.5. [870330] |
| NDP – Investment Sales | | | |
| 870101 | Section 344.2(b) of FDIC regulations requires that banks which effect securities transactions for customers maintain, directly or indirectly, effective systems of records and controls regarding their customer securities transactions to ensure safe and sound operations. The records and systems maintained must clearly and accurately reflect the information required under §344 and provide an adequate basis for an audit. [870101] | 870340 | Section 344.6 (d) of FDIC regulations requires that banks which effect securities transactions for cash management sweep accounts send their customers a written statement, in the form required by § 344.6(f), for each month in which a purchase or sale of a security takes place in such accounts and not less than once every three months if no securities transactions occur. [870340] |
| 870201 | Section 344.4(a) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 maintain for three years the following categories of records: Chronological, Account, Order Ticket, Record of Broker/Dealers, and Notification, which are described in detail in §344.4 (a). [870201] | 870350 | Section 344.6 (e) of FDIC regulations requires that banks which offer collective investment fund accounts shall, at least annually, provide customers with a fund financial report or provide notice that such a report is available to each person to whom a regular periodic accounting would ordinarily be rendered. The report shall be based on an audit by independent public accountants or internal auditors responsible only to the board of directors of the bank. [870350] |
| 870301 | Section 344.5 of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall give or send, by | | |

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| 870370 | Section 344.6 (f) of FDIC regulations requires that banks which offer periodic plan accounts provide, not less than every three months, a written statement showing: the funds or securities in the custody or possession of the bank; all service charges and commissions paid by the customer in connection with plan account transactions; and all other debits and credits of the customers' plan account. [870370] | | functions with respect to securities transactions effected for customers. [870520] |
| 870380 | Section 344.6 (f)(3) of FDIC regulations requires that banks which offer periodic plan accounts provide, upon receipt of a written request, the information described in § 344.5, except that information that relates to remuneration paid to the bank by a source other than the customer need not be provided. [870380] | 870530 | Section 344.8(a)(3) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the fair and equitable allocation of securities and prices to accounts when orders for the same security are received at approximately the same time and are placed for execution either individually or in combination. [870530] |
| 870401 | Section 344.7 of FDIC regulations prohibits banks from effecting or entering into a contract for the purchase or sale of a security (other than an exempted security as defined in §344.7) that provides for payment of funds and delivery of securities later than the third business day after the date of the contract unless otherwise expressly agreed to by the parties at the time of the transaction or unless the contract is subject to an exception listed in §344.7(b). [870401] | 870540 | Section 344.8(a)(4) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing, where applicable, and where permissible under local law, for the crossing of buy and sell orders on a fair and equitable basis to the parties to the transaction. [870540] |
| 870501 | Section 344.8 (a)(1) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the assignment of responsibility for supervision of all officers or employees who: (1) transmit orders to or place orders with broker/dealers; or (2) execute transactions in securities for customers. [870501] | 870601 | Section 344.9(a) of FDIC regulations requires that unless subject to an exception listed in either §344.2 or §344.9(b), bank officers and employees who: (1) make investment recommendations or decisions for the accounts of customers; (2) participate in the determination of such recommendations or decisions; or (3) in connection with their duties, obtain information concerning which securities are being purchased or sold or recommend such action; must report to the bank, within ten business days after the end of the calendar quarter, all transactions in securities made by them or on their behalf, either at the bank or elsewhere in which they have a beneficial interest. The report must identify the securities purchased or sold and indicate the dates of the transactions and whether the transactions were purchases or sales. [870601] |
| 870520 | Section 344.8(a)(2) of FDIC regulations requires that banks which effect securities transactions for customers which are not subject to the exceptions listed in §344.2 shall establish written policies and procedures providing for the assignment of responsibility for supervision and reporting, separate from those in §344.8(a) (1), with respect to all officers or employees who process orders for notification or settlement purposes, or perform other back office | 880101 | Section 403.5(d)(1)(i) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty obtain the repurchase agreement in writing, unless the institu- |

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| | tion is subject to the exception set forth in § 403.5(d)(3). [880101] | | institution and a counterparty, includes in the written repurchase agreement the Required Disclosure Statement set forth in § 403.5(d)(1)(v) if the counterparty agrees to grant the financial institution the right to substitute securities unless the institution is subject to the exception set forth in §403.5(d)(3). [880150] |
| 880120 | Section 403.5(d)(1)(ii) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty confirm in writing the specific securities that are the subject of a repurchase transaction pursuant to such agreement at the end of the day of initiation of the transaction and at the end of any other day during which other securities are substituted if the substitution results in a change to issuer, maturity date, par amount or coupon rate specified in the previous confirmation, unless the institution is subject to the exception set forth in §403.5(d)(3). [880120] | 880160 | Section 403.5(d)(1)(vi) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty, must maintain possession or control of securities that are the subject of the agreement in accordance with 17 CFR §450.4(a) of Treasury regulations , except when exercising its right of substitution in accordance with the provisions of the agreement and §403.5(d)(1)(iv), unless the institution is subject to the exception set forth in §403.5(d)(3). [880160] |
| 880130 | Section 403.5(d)(1)(iii) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty advise the counterparty in the repurchase agreement that the funds held by the financial institution pursuant to a repurchase transaction are not a deposit and therefore are not insured by the Federal Deposit Insurance Corporation, or the National Credit Union Share Insurance Fund, as applicable, unless the institution is subject to the exception set forth in §403.5(d)(3). [880130] | 880201 | Section 403.5(d)(2)(i) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty make use of confirmations which specify the items listed in § 403.5(d)(2)(i), unless the institution is subject to the exception set forth in § 403.5(d)(3). [880201] |
| 880140 | Section 403.5(d)(1)(iv) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial institution and a counterparty, include in the written repurchase agreement the provision by which the financial institution retains the right to substitute securities, if the counterparty agrees to grant the financial institution the right to substitute securities, unless the institution is subject to the exception set forth in §403.5(d)(3). [880140] | 890000 | Uncoded. [890000] |
| 880150 | Section 403.5(d)(1)(v) of Treasury regulations requires that a financial institution which retains custody of securities that are the subject of a repurchase agreement between the financial | 890101 | Section 450.4(a)(1) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must keep customer securities (including securities of counterparties to hold-in-custody repurchase transactions) segregated from the assets of the bank and kept free from liens, charges, or claims of third parties granted or created by the bank. [890101] |
| | | 890201 | Section 450.4(a)(2)(i) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts, but which maintains such securities at another bank must: (1) notify the custodial institution that the |

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| | <p>securities belong to the customers and should be maintained in separate, designated customer accounts;</p> <p>(2) receive adequate assurances from the custodian bank that customer securities are being maintained in an account designated for customers which does not contain any proprietary securities of the bank; and</p> <p>(3) instruct the custodial institution to keep such customer securities free of liens, charges, or claims. [890201]</p> | | <p>(2) the bank is a clearing bank, and</p> <p>(3) the bank does not transfer securities to a segregated account as instructed by the broker or dealer because of the need for collateral for an extension of clearing credit; the bank must notify the proper regulatory agency of the broker or dealer and segregate such securities as soon as the securities are no longer required for collateral. [890410]</p> |
| 890210 | Section 450.4(a)(2)(ii) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities as a custodian for other institutions must keep identified customer securities separate from other securities held for the other institution. [890210] | 890420 | Section 450.4(a)(6) of Treasury Department regulations (17 CFR) requires that in instances where: <ul style="list-style-type: none"> (1) the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer; and (2) the securities are subject to a securities lending arrangement; the bank must carry out the loan of securities in full compliance with FFIEC Policy Statement on Securities Lending. [890420] |
| 890220 | Section 450.4(a)(2)(i)(B) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities as a custodian for other institutions must maintain these securities in a separate, designated account. [890220] | 890501 | Section 450.4(b)(1) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must issue a confirmation or safekeeping receipt identifying the issuer, maturity date, par amount, and coupon rate for each security held for a customer. [890501] |
| 890301 | Section 450.4(a)(3)(i) of Treasury Department regulations (17 CFR) requires that a bank which holds customer securities that are maintained at a Federal Reserve Bank ensure that any lien, charge or other claim of such Federal Reserve Bank or other person claiming through it against securities of the bank expressly excludes customer securities. [890301] | 890550 | Section 450.4(b)(2) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts, but does not send confirmations to non-U.S. citizens residing outside the United States, must obtain a written waiver from the customer. [890550] |
| 890401 | Section 450.4(a)(4)(i) of Treasury Department regulations (17 CFR) requires that in instances where the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer, the bank must keep such securities free from liens. [890401] | 890601 | Section 450.4(c) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer accounts must keep customer securities records separately from other records, and ensure that such records contain the information required by §450.4(c). [890601] |
| 890410 | Section 450.4(a)(4)(ii) Treasury Department regulations (17 CFR) requires that in instances where: <ul style="list-style-type: none"> (1) the bank holds identified customer securities or customer securities placed in a “segregated account” by and for a broker or dealer; | 890701 | Section 450.4(d) of Treasury Department regulations (17 CFR) requires that a bank which holds government securities for customer ac- |

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| | counts must count or verify government securities held for customers by the bank or by other institutions annually, and reconciles these counts with customer accounts and with custodian accounts held for customers. [890701] | 260000 | Uncoded. [260000] |
| 890725 | Section 450.4(d)(2) of Treasury Department regulations (17 CFR) require that where a bank holds government securities for customer accounts which are in transfer, in transit, pledged, loaned, borrowed, deposited, not received, not delivered, subject to repurchase or reverse repurchase agreements, or subject to bank's control but not in its possession, the bank must verify such securities after thirty days in such status. [890725] | 260101 | Section 433.2(a) of the Federal Trade Commission's Rule regarding Preservation of Consumers' Claims and Defenses prohibits a seller from taking or receiving a consumer credit contract which fails to contain the prescribed notice. [260101] |
| 890750 | Section 450.4(d)(3) of Treasury Department regulations (17 CFR) require that where a bank holds government securities for customer accounts which are in transfer, in transit, pledged, loaned, borrowed, deposited, not received, not delivered, subject to repurchase or reverse repurchase agreements, or subject to bank's control but not in its possession, the bank must document the required counts and reconciliements, along with any differences, within seven days. [890750] | 260301 | Section 433.2(b) of the Federal Trade Commission's Rules regarding Preservation of Consumers' Claims and Defenses prohibits a seller from accepting the proceeds of any purchase money loan, as full or partial payment of a consumer credit contract, unless the consumer credit contract made in connection with such purchase money loan contains the prescribed notice. [260301] |
| 890801 | Section 450.4(e) of Treasury Department regulations (17 CFR) require that where the bank holds identified customer securities or customer securities placed in a "segregated account" by and for a broker or dealer, the bank must keep such securities separate from other securities of the broker or dealer. [890801] | <p style="text-align: center;">Processing of Deposit Accounts in the Event of an Insured Depository Accounts in the Event of an Insured Depository Institution Failure (Sweep Accounts)</p> | |
| 890901 | Section 450.4(f) of Treasury Department regulations (17 CFR) require that a bank which holds government securities for customer accounts must preserve customer records and counts of securities for six years. [890901] | 910101 | Section 360.8(e) of FDIC regulations requires beginning July 1, 2009, in all new sweep account contracts, in renewals of existing sweep account contracts and within sixty days after July 1, 2009, and no less than annually thereafter, institutions must prominently disclose in writing to sweep account customers whether their swept funds are deposits within the meaning of 12 U.S.C. 1813(1). If the funds are not deposits, the institution must further disclose the status such funds would have if the institution failed – for example, general creditor status or secured creditor status. Such disclosures must be consistent with how the institution reports such funds on its quarterly Consolidated Reports of Condition and Income or Thrift Financial Reports. The disclosure requirements imposed under this section do not apply to sweep accounts where: The transfers are within a single account, or a sub-account; or the sweep account involves only deposit-to-deposit sweeps, such as zero-balance accounts, unless the sweep results in a change in the customer's insurance coverage. [910101] |
| <p>O Other Laws</p> | | | |
| 990000 | Uncoded. [990000] | | |
| <p>P Preservation of Consumers' Claims and Defenses</p> | | | |

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| Protecting Tenants at Foreclosure Act | |
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| 400000 | Uncoded. [400000] |
| 400101 | Section 702(a)(1) of the Protecting Tenants at Foreclosure Act requires a financial institution that takes foreclosure action on a federally-related mortgage loan or on any dwelling or residential real property to send any bona fide tenants a notice to vacate at least 90 days before the effective date of such notice. [400101] |
| 400201 | Section 702(a)(2) of the Protecting Tenants at Foreclosure Act requires a financial institution that forecloses on a property that has a bona fide lease to honor the existing lease for renters until the end of the term of the lease. An institution may terminate a lease effective on the date of sale of the unit to a purchaser who will occupy the unit as a primary residence, subject to the receipt by the tenant of the 90 day notice required under Section 702(a)(1). [400201] |

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| R | Real Estate Settlement Procedures Act (RESPA) |
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| 130000 | Uncoded. [130000] |
| 130101 | Section 3500.7(a) of Regulation X of the Department of Housing and Urban Development requires a lender that receives an application, or information sufficient to complete an application, for a federally related mortgage loan to provide the applicant with a good faith estimate not later than three business days after the application is received or prepared. The notice must be provided to the loan applicant by hand delivery, by placing it in the mail, or, if the applicant agrees, by fax, e-mail, or other electronic means. Such good faith estimate may be provided by the lender or mortgage broker; however, the lender is responsible for ascertaining whether the GFE has been provided. [130301] |
| 130301 | Section 3500.7(a) of Regulation X of the Department of Housing and Urban Development requires a lender that receives an application, or information sufficient to complete an applica- |

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| | tion, for a federally related mortgage loan to provide the applicant with a good faith estimate not later than three business days after the application is received or prepared. The notice must be provided to the loan applicant by hand delivery, by placing it in the mail, or, if the applicant agrees, by fax, e-mail, or other electronic means. Such good faith estimate may be provided by the lender or mortgage broker; however, the lender is responsible for ascertaining whether the GFE has been provided. [130301] |
| 130304 | Section 3500.7(a)(4) of Regulation X of the Department of Housing and Urban Development prohibits a financial institution from charging, as a condition for providing a good faith estimate for a federally related mortgage loan, any fee for an appraisal, inspection, or other similar settlement service. The lender may, at its option, charge a fee limited to the cost of a credit report, but may not charge additional fees until after the applicant has indicated an intention to proceed with the loan covered by the good faith estimate received by the applicant borrower from the lender. [130304] |
| 130305 | Section 3500.7(a)(5) of Regulation X of the Department of Housing and Urban Development prohibits a financial institution from requiring, as a condition for providing the good faith estimate that an applicant submits supplemental documentation to verify the information provided on the application. [130305] |
| 130404 | Section 3500.7(b)(4) of Regulation X of the Department of Housing and Urban Development prohibits a mortgage broker from charging, as a condition for providing a good faith estimate for a federally related mortgage loan, any fee for an appraisal, inspection, or other similar settlement service. The mortgage broker may charge a credit report fee, but may not charge additional fees until after the applicant has indicated an intention to proceed with the loan covered by the good faith estimate received by the applicant borrower from the mortgage broker. [130404] |

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| 130405 | Section 3500.7(b)(5) of Regulation X of the Department of Housing and Urban Development prohibits a mortgage broker from requiring, as a condition for providing the good faith estimate, that an applicant submits supplemental documentation to verify the information provided on the application. [130405] | 131301 | Section 3500.7(f) of Regulation X of the Department of Housing and Urban Development prohibits a financial institution from changing the settlement charges and terms listed on the good faith estimate unless done within the tolerances provided in paragraph (e) of this section, unless a revised good faith estimate is provided consistent with one of the following circumstances: 1) changed circumstances affecting settlement costs; 2) changed circumstances affecting loan; 3) borrower-requested changes; 4) expiration of original good faith estimate; 5) interest rate dependent charges and terms; or 6) new construction home purchase. If a financial institution provides a revised good faith estimate, then the loan originator must retain documentation of any reasons for providing a revised good faith estimate for no less than 3 years after settlement. [131301] |
| 130601 | Section 3500.7(c) of Regulation X of the Department of Housing and Urban Development requires the estimate of the charges and terms for all settlement services to be available for at least 10 business days from when the good faith estimate is provided, unless specifically exempted by this section. [130601] | 131303 | Section 3500.7(f)(1) of Regulation X of the Department of Housing and Urban Development requires a financial institution that provides a revised good faith estimate due to changed circumstances affecting settlement costs, changed circumstances affecting loan, or borrower-requested changes, to provide the revised good faith estimate within 3 business days of receiving the information sufficient to establish changed circumstances or the borrower's request. [131303] |
| 130901 | Section 3500.7(d) of Regulation X of the Department of Housing and Urban Development requires financial institutions to use the good faith form set forth in Appendix C. The loan originator must prepare the form in accordance with the requirements of this section and the Instructions in Appendix C. [130901] | 131306 | Section 3500.7(f)(5) of Regulation X of the Department of Housing and Urban Development prohibits changes to the charges and terms on the original good faith estimate, except as provided in paragraph (f) of this section, unless a borrower has not locked in the interest rate, or a locked interest rate has expired. In these cases, the institution may adjust the charge or credit for the interest rate chosen, the adjusted origination charges, per diem interest, and loan terms related to the interest rate. If the borrower later locks the interest rate, a revised good faith estimate must be provided showing the revised interest rate-dependent charges and terms. [131306] |
| 131201 | Section 3500.7(e)(1) of Regulation X of the Department of Housing and Urban Development prohibits the actual charges at settlement from exceeding the amounts on the good faith estimate for: 1) the origination charge; 2) the credit or charge for the interest rate chosen while the borrower's interest rate is locked; 3) the adjusted origination charge while the borrower's interest rate is locked; and 4) transfer taxes. [131201] | 131307 | Section 3500.7(f)(6) of Regulation X of the Department of Housing and Urban Develop- |
| 131202 | Section 3500.7(e)(2) of Regulation X of the Department of Housing and Urban Development prohibits the sum of the charges at settlement for the following services to exceed 10 percent above the sum of the amounts included on the good faith estimate: 1) lender required settlement services where the lender selects the third party settlement service provider; 2) lender-required settlement services, title services and required title insurance, and owner's title insurance, when the borrower uses a settlement service provider identified by the loan originator; and 3) government recording charges. [131202] | | |

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| | ment permits a financial institution that anticipates settlement on a new construction home purchase to occur more than 60 calendar days from the time a good faith estimate is provided to clearly and conspicuously disclose that any time up until 60 calendar days prior to closing, the loan originator may issue a revised good faith estimate. If no such separate disclosure is provided, the loan originator can not issue a revised good faith estimate, except as provided in paragraph (f) of this section. [131307] | 132402 | Section 3500.8(b)(1) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to state the actual charges paid by the borrower and seller on the HUD-1, or by the borrower on the HUD-1A. The settlement agent must separately itemize each third party charge paid by the borrower and seller. All origination services performed by or on behalf of the loan originator must be included in the loan originator's own charge. Administrative and processing services related to title services must be included in the title underwriter's or title agent's own charge. The amount stated on the HUD-1 or HUD-1A for any itemized service cannot exceed the amount actually received by the settlement service provider for that itemized service, unless the charge is an average charge in accordance with paragraph (b)(2) of this section. [132402] |
| 131340 | Section 3500.7(i) of Regulation X of the Department of Housing and Urban Development states that a loan originator shall be deemed to have violated section 5 of RESPA if any charges at settlement exceed the charges listed on the good faith estimate by more than the permitted tolerances, and the loan originator has not cured the tolerance violation by reimbursing the borrower the amount by which the tolerance was exceeded, at settlement or within 30 calendar days after settlement. A borrower will be deemed to have received timely reimbursement if the loan originator delivers or places the payment in the mail within 30 calendar days after settlement. [131340] | 132404 | Section 3500.8(b)(2)(i) of Regulation X of the Department of Housing and Urban Development requires that if a financial institution uses an average charge on the HUD-1 or HUD-1A, such charge shall be no more than the average amount paid for a settlement service by one settlement service provider to another settlement service provider on behalf of borrowers and sellers for a particular class of transactions involving federally related mortgage loans. The total amounts paid by borrowers and sellers for a settlement service based on the use of an average charge may not exceed the total amounts paid to the providers of that service for the particular class of transaction. [132404] |
| 132101 | Section 3500.8 – Use of HUD-1 or HUD-1A Settlement Statements. Section 3500.8(a) of Regulation X of the Department of Housing and Urban Development requires that the settlement agent shall use the HUD-1 settlement statement in every settlement involving a federally-related mortgage loan unless specifically exempted. The HUD-1A form may be used for transactions in which there is a borrower and no seller, such as refinancing loans and subordinate lien loans. [132101] | 132405 | Section 3500.8(b)(2)(iv) of Regulation X of the Department of Housing and Urban Development prohibits the use of an average charge for any settlement service if the charge for the service is based on the loan amount or property value. [132405] |
| 132401 | Section 3500.8(b) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to complete the HUD-1 or HUD-1A in accordance with the instruction set forth in Appendix A. The loan originator must transmit to the settlement agent all information necessary to complete the HUD-1 or HUD-1A. [132401] | 132409 | Section 3500.8(b)(2)(v) of Regulation X of the Department of Housing and Urban Development requires the settlement service provider to retain all documentation used to calculate the average charge for a particular class of transactions for at least 3 years after any settlement for which that average charge was used. [132409] |

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| 132501 | Section 3500.8(c) of Regulation X of the Department of Housing and Urban Development states that a violation of any of the requirements of this section will be deemed to be a violation of section 4 of RESPA. An inadvertent or technical error in completing the HUD-1 or HUD-1A shall not be deemed a violation of section 4 of RESPA if a revised HUD-1 or HUD-1A is provided in accordance with the requirements of this section within 30 calendar days after settlement. [132501] | | suant to Section 10 of RESPA, or Truth in Lending disclosure statement. [133601] |
| 132601 | Section 3500.9(a)(1) of Regulation X of the Department of Housing and Urban Development prohibits the person reproducing the HUD-1 from deleting information that appears in Section A. The person reproducing the HUD-1 may insert its business name and logo and may rearrange the other information that appears in Section A. [132601] | 133901 | Section 3500.14 of Regulation X of the Department of Housing and Urban Development prohibits acceptance of kickbacks, unearned fees or other thing of value as part of a real estate settlement service. [133901] |
| 132701 | Section 3500.10(a) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to provide the HUD-1 or HUD-1A to the borrower for inspection, upon request, during the business day immediately preceding the day of settlement. [132701] | 134201 | Section 3500.15(b)(1) of Regulation X of the Department of Housing and Urban Development states that an affiliated business relationship is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. The person making each referral has provided to each person whose business is referred a written disclosure, in the format of the Affiliated Business Relationship Disclosure Statement set forth in Appendix D. The disclosures must be provided on a separate piece of paper no later than the time of each referral or, if the lender requires use of a particular provider, the time of loan application except for the prescribed exemptions. [134201] |
| 133001 | Section 3500.10(b), (c) and (d) of Regulation X of the Department of Housing and Urban Development requires the settlement agent to provide the HUD-1 or HUD-1A to the borrower and the seller, and/or their agents at or before settlement, unless waived by the borrower. [133001] | 134501 | Section 3500.15(b)(2) of Regulation X of the Department of Housing and Urban Development states that a controlled business arrangement is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. No person making a referral has required any person to use any particular provider of settlement services or business incident thereto, except for the exclusions listed. [134501] |
| 133301 | Section 3500.10(e) of Regulation X of the Department of Housing and Urban Development requires retention of the HUD-1 or HUD-1A settlement statement and related documents for five years after the date of settlement unless the lender disposes of its interest in the mortgage and does not service the mortgage. [133301] | 134801 | Section 3500.15(b)(3) of Regulation X of the Department of Housing and Urban Development states that a controlled business arrangement is not a violation of Section 8 of RESPA and of Section 3500.14 if the conditions set forth in this section are satisfied. The only thing of value that is received from the arrangement other than payments listed in Section 3500.14(g) is a return on an ownership interest or franchise relationship as defined in the section. [134801] |
| 133601 | Section 3500.12 of Regulation X of the Department of Housing and Urban Development prohibits the imposition of a fee for the preparation of the HUD-1 or the HUD-1A settlement statements, escrow account statements required pur- | | |

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| 135101 | Section 3500.15(d) of Regulation X of the Department of Housing and Urban Development requires that any documents provided pursuant to this section shall be retained for five (5) years after the date of execution. [135101] | | ment requires the servicer to prepare and submit an annual escrow account statement to the borrower. [136303] |
| 135401 | Section 3500.17(c)(1)(i) of Regulation X of the Department of Housing and Urban Development limits the amount the lender may require a borrower at settlement to deposit into any escrow account to an amount sufficient to pay the charges respecting the mortgaged property, such as taxes and insurance, which are attributed to the period from the date such payment (s) were paid until the initial payment date. [135401] | 136601 | Section 3500.17(c)(4) of Regulation X of the Department of Housing and Urban Development requires the servicer to use the aggregate accounting method in conducting an escrow account analysis. [136601] |
| 135701 | Section 3500.17(c)(1)(ii) of Regulation X of the Department of Housing and Urban Development limits the amount the lender may require a borrower to deposit monthly into any escrow account to a sum equal to one-twelfth of the total annual escrow payments which the servicer reasonably anticipates paying from the account. [135701] | 136901 | Section 3500.17(c)(5) of Regulation X of the Department of Housing and Urban Development limits the cushion to one-sixth of the estimated annual disbursements from the escrow account using aggregate analysis accounting. [136901] |
| 136001 | Section 3500.17(c)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to conduct an escrow account analysis to determine the amount the borrower shall deposit into an escrow account before establishing the account. [136001] | 136905 | Section 3500.17(c)(6) of Regulation X of the Department of Housing and Urban Development prohibits a servicer from practicing pre-accrual in conjunction with an escrow account. [136905] |
| 136301 | Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Development requires the servicer to conduct an escrow account analysis at the completion of the escrow account computation year to determine the borrower's monthly escrow account payments for the next computation year. [136301] | 136910 | Section 3500.17(c)(7) of Regulation X of the Department of Housing and Urban Development requires the servicer to estimate the amount of escrow account items to be disbursed. If the servicer knows the charge for an escrow item in the next computation year, then the servicer shall use that amount in estimating disbursement amounts. If the charge is unknown to the servicer, the servicer may base the estimate on the preceding year's charge, or the preceding year's charge as modified by an amount not exceeding the most recent year's change in the national Consumer Price Index (CPI, all items). In cases of unassessed new construction, the servicer may base an estimate on the assessment of comparable residential property in the market area. [136910] |
| 136302 | Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Development requires the servicer to make adjustments for surpluses, shortages, or deficiencies to a borrower's escrow account in accordance with the escrow account analysis. [136302] | 136915 | Section 3500.17(c)(8) of Regulation X of the Department of Housing and Urban Development requires the servicer to examine the mortgage loan documents to determine the applicable cushion for each escrow account. The cushion shall be established in accordance with the requirements of this section. [136915] |
| 136303 | Section 3500.17(c)(3) of Regulation X of the Department of Housing and Urban Develop- | | |

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| 136920 | Section 3500.17(c)(9) of Regulation X of the Department of Housing and Urban Development requires certain procedures for escrow account items that are billed for periods longer than one year. In such cases, the servicer shall estimate the borrower's payments for a full cycle of disbursements. [136920] | 138101 | Section 3500.17(g)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide an initial escrow account statement at or within 45 calendar days of settlement. [138101] |
| 137201 | Section 3500.17(e)(1) of Regulation X of the Department of Housing and Urban Development requires the new servicer to provide the borrower with an initial escrow account statement within 60 days if either the monthly payment amount or the accounting method used is changed. [137201] | 138401 | Section 3500.17(g)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the initial escrow account statement to include the amount of the borrower's monthly mortgage payment and the portion of the monthly payment going into the escrow account. [138401] |
| 137501 | Section 3500.17(f)(2)(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to refund any surplus greater than or equal to 50 dollars within 30 days from the date of an escrow account analysis. [137501] | 138402 | Section 3500.17(g)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the initial escrow account statement to include an itemization of estimated taxes, insurance premiums, and other charges that the servicer reasonably anticipates to be paid from the escrow account during the account computation year. [138402] |
| 137601 | Section 3500.17(f)(3)(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to follow certain procedures if an escrow account analysis discloses a shortage of less than one month's escrow account payment. [137601] | 138701 | Section 3500.17(g)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide an initial escrow account statement, for escrow accounts established after settlement, within 45 calendar days from the date the escrow account is established. [138701] |
| 137610 | Section 3500.17(f)(3)(ii) of Regulation X of the Department of Housing and Urban Development requires the servicer to follow certain procedures if an escrow account analysis discloses a shortage that is greater than or equal to one month's escrow account payment. [137610] | 139001 | Section 3500.17(h)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to format and complete the initial escrow account statement as set forth in HUD Public Guidance Documents entitled "Initial Escrow Account Disclosure Statement – Format" and "Initial Escrow Account Disclosure Statement – Example". [139001] |
| 137701 | Section 3500.17(f)(4) of Regulation X of the Department of Housing and Urban Development requires the servicer to follow certain procedures if an escrow account analysis confirms a deficiency. [137701] | 139301 | Section 3500.17(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to submit an annual escrow account statement to the borrower within 30 days of the completion of the escrow account computation year. [139301] |
| 137801 | Section 3500.17(f)(5) of Regulation X of the Department of Housing and Urban Development requires the servicer to notify the borrower at least once during the escrow account computation year of any shortage or deficiency in the escrow account. [137801] | 139302 | Section 3500.17(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide the borrower with the previous year's projection or initial escrow account statement. [139302] |

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| 139601 | Section 3500.17(i)(1) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an account history, reflecting the activity in the escrow account during the escrow account computation year and a projection of the activity in the account for the next year. [139601] | | surplus is being handled by the servicer. [141501] |
| 139901 | Section 3500.17(i)(1)(i) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the amount of the borrower's current monthly mortgage payment and the portion of the monthly payment going into the escrow account. [139901] | 141801 | Section 3500.17(i)(1)(vii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an explanation of how any shortage or deficiency is to be paid by the borrower. [141801] |
| 140301 | Section 3500.17(i)(1)(ii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the amount of the past year's monthly mortgage payment and the portion of the monthly payment that went into the escrow account. [140301] | 142101 | Section 3500.17(i)(1)(viii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the reason(s) why the estimated low monthly balance was not reached, if applicable. [142101] |
| 140601 | Section 3500.17(i)(1)(iii) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the total amount paid into the escrow account during the past computation year. [140601] | 142401 | Section 3500.17(i)(4)(i) of Regulation X of the Department of Housing and Urban Development requires the servicer to deliver a short year statement, if applicable, to the borrower within 60 days from the end of the short year. [142401] |
| 140901 | Section 3500.17(i)(1)(iv) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the total amount paid out of the escrow account during the past computation year for taxes, insurance premiums, and other charges. [140901] | 142701 | Section 3500.17(i)(4)(ii) of Regulation X of the Department of Housing and Urban Development requires the transferor servicer to deliver a short year statement to the borrower within 60 days from the effective date of transfer. [142701] |
| 141201 | Section 3500.17(i)(1)(v) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include the balance in the escrow account at the end of the period. [141201] | 143001 | Section 3500.17(i)(4)(iii) of Regulation X of the Department of Housing and Urban Development requires the servicer to deliver a short year statement to the borrower within 60 days after receiving the pay-off funds when a borrower pays off a mortgage loan during the escrow account computation year. [143001] |
| 141501 | Section 3500.17(i)(1)(vi) of Regulation X of the Department of Housing and Urban Development requires the annual escrow account statement to include an explanation of how any | 143301 | Section 3500.17(k) of Regulation X of the Department of Housing and Urban Development provides that the servicer shall pay the disbursements from an escrow account in a timely manner (on or before the deadline to avoid a penalty) so long as the borrower's payment is not more than 30 days overdue. [143301] |
| | | 143601 | Section 3500.17(l)(1) of Regulation X of the Department of Housing and Urban Development requires the servicer to keep records re- |

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| | flecting the servicer's handling of each borrower's escrow account. [143601] | | the following information: |
| 143901 | Section 3500.17(l)(2) of Regulation X of the Department of Housing and Urban Development requires the servicer to keep records for a period of at least five years after the servicer last serviced the escrow account. [143901] | | - effective date of the transfer; |
| 144201 | Section 3500.21(b)(1) of Regulation X of the Department of Housing and Urban Development requires the lender to deliver the disclosure statement relating to mortgage servicing to applicant(s) for federally-related mortgage loans and for refinancings of mortgage loans subject to RESPA at the time of application or within 3-business days of receipt. [144201] | | - name, address, and toll-free or collect telephone number of the new servicer; |
| 144501 | Section 3500.21(b)(2) of Regulation X of the Department of Housing and Urban Development requires that the disclosure statement provide information on whether the servicing of the loan may be transferred, sold or assigned at any time it is outstanding. [144501] | | - toll-free or collect telephone number for an individual with the present servicer to answer inquiries relating to the transfer of servicing; |
| 146601 | Section 3500.21(c) of Regulation X of the Department of Housing and Urban Development requires the lender to deliver the disclosure statement relating to mortgage servicing to applicant(s) for first lien dealer loans, within 3-business days of receipt of the application by hand delivery, by placing it in the mail, or, if the applicant agrees, by fax, e-mail, or other electronic means. [146601] | | - date on which the present servicer stops accepting payments on the loan and the date the new servicer begins accepting payments on the loan, (these dates shall be either the same or consecutive days); |
| 146901 | Section 3500.21(d)(2) of Regulation X of the Department of Housing and Urban Development requires that the transferor notice be made to the borrower not less than 15 days before the transfer, and the transferee notice be made to the borrower not more than 15 days after the transfer. (Both notices may be combined if all requirements are met. In certain cases, the transferor or transferee may make the notice not more than 30 days after the transfer.) [146901] | | - information on the effect the transfer may have on the terms or continuance of optional insurance and any action the borrower must take to maintain coverage; |
| 147201 | Section 3500.21(d)(3) of Regulation X of the Department of Housing and Urban Development requires that the transfer notice contain | | - a statement that the transfer of servicing does not affect any terms or conditions of the mortgage documents other than those directly related to servicing the loan; and |
| | | 147501 | - a statement of the borrower's rights in connection with complaint resolution. [147201] |
| | | 147501 | Section 3500.21(d)(5) of Regulation X of the Department of Housing and Urban Development requires that during the 60-day period starting on the transfer date, a late fee may not be imposed and no payment may be treated as late which is received by the present servicer before the due date rather than by the new servicer who should have received the payment. [147501] |
| | | 147801 | Section 3500.21(e) of Regulation X of the Department of Housing and Urban Development requires the servicer to provide a written acknowledgment within 20 business days of receipt of a borrower's inquiry relating to the servicing of a RESPA mortgage loan or refinancing unless the action requested is taken within that period and the borrower is properly notified in accordance with paragraph (e)(3) of this section. [147801] |
| | | 148101 | Section 3500.21(e)(3)(i) and (ii) of Regulation X of the Department of Housing and Urban Development requires within 60-business days after the receipt of a qualified written request that the servicer: |

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| | <ul style="list-style-type: none"> - make appropriate corrections in the account of the borrower and provide written notification of the correction, including in the notice the name and telephone number of a representative of the servicer who can provide assistance; or - state the reasons the account is correct and include the name and telephone number of a representative of the servicer who can provide assistance; or - explain why the information requested is unavailable or cannot be obtained by the servicer and include the name and telephone number of a representative of the servicer who can provide assistance. [148101] | | <p>paying an unregistered bank employee a fee for referring a customer to a broker-dealer unless such fee is a nominal, one-time cash fee of a fixed dollar amount, the bank has a written agreement with the third party broker-dealer, and the fee is not contingent on whether the referral results in a transaction. [854010]</p> |
| 148401 | Section 3500.21(e)(4) of Regulation X of the Department of Housing and Urban Development requires that, during the 60-business day period beginning on the date the servicer receives a qualified written request from the borrower, the servicer may not provide information regarding any overdue payment for this period or referred to in the request to any consumer reporting agency. [148401] | 854030 | Section 218.700(b)(1) of Regulation R prohibits a bank utilizing the networking exception from compensating bank employees under a bonus or similar plan unless the compensation: (1) is paid on a discretionary basis, and (2) is based on multiple factors or variables which include: (a) multiple significant factors or variables that are not related to securities transactions at the broker-dealer, (b) a referral made by the employee is not a factor or variable in determining the employee’s compensation under the plan, and (c) the employee’s compensation under the plan is not determined by reference to referrals made by any other person. [854030] |
| R Regulation R – Broker Rules and Exemptions | | 854032 | Section 218.700(b)(2) of Regulation R prohibits a bank utilizing the networking exception from compensating an officer, director, or employee under a bonus or similar plan on the basis of any measure of overall profitability or revenue of: (1) the bank (stand alone or consolidated), (2) any affiliate of the bank (other than broker-dealer), or any operating unit of the bank or an affiliate (other than broker-dealer) if the affiliate or operating unit does not over time predominately engage in the business of making referrals to a broker-dealer, or (3) a broker-dealer unless (a) such measure of overall profitability or revenue is only one of multiple factors or variables used; (b) the factors or variables used to determine compensation include multiple significant factors or variables that are not related to the profitability or revenue of the broker-dealer; (c) a referral made by an employee is not a factor or variable in determining the employee’s compensation under the plan; and (d) the employee’s compensation under the plan is not determined by reference to referrals made by any other person. [854032] |
| 850000 | Uncoded | | |
| 850110 | Section 3 (a)(4)(B)(i) through (xi) of the Securities and Exchange Act of 1934 prohibits a bank from conducting securities transaction without registering with the Securities and Exchange Commission unless such activities meet certain conditions and requirements and fall within at least one the following eleven exceptions: (1) third party brokerage (“networking”) arrangements; (2) trust and fiduciary activities; (3) permissible securities transactions; (4) certain stock purchase plans; (5) sweep accounts; (6) affiliate transactions; (7) private securities offerings; (8) safekeeping and custody activities; (9) identified banking products; (10) municipal securities exception; and (11) de minimis transactions (not more than 500). [850110] | | |
| 854010 | Section 218.700 of Regulation R prohibits a bank utilizing the networking exception from | | |

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| 854034 | Section 218.700(c) of Regulation R prohibits a bank utilizing the networking exception from paying fees to bank employees for referring a customer to a broker-dealer unless the employee was personally involved in referring the customer to the broker-dealer, and the fee is a nominal, one-time cash fee of a fixed dollar amount that does not exceed: (1) twice the average of the minimum and maximum hourly wage established by the bank for the current or prior year for the job family that includes the employee; or 1/1000th of the average of the minimum and maximum annual base salary established by the bank for the current or prior year for the job family that includes the employee; (2) twice the employee's actual base hourly wage or 1/1000th of the employee's actual annual base salary; or (3) twenty-five dollars (adjusted periodically for inflation). [854034] | | that addresses: (1) broker-dealer written disclosures, including the timing of such disclosures, if the bank delegates such responsibility to the broker-dealer; (2) customer and employee qualifications; (3) suitability or sophistication determination by the broker-dealer; (4) notice to the customer if transactions do not meet suitability standards; and (5) notice to the bank if the customer is not a high net worth or institutional customer, or if the employee is subject to statutory disqualification. [855014] |
| 855010 | Section 218.701(a)(1) of Regulation R prohibits a bank utilizing the networking exception from paying an unregistered bank employee a higher-than-nominal, contingent fee for referring a high net worth or institutional customer to a broker-dealer unless the bank has a written, third-party brokerage agreement and the bank employee (1) is predominantly engaged in banking activities other than making referrals; (2) is not subject to statutory disqualification; and (3) encounters the high net worth or institutional customer in the ordinary course of their assigned duties. [855010] | 855020 | Section 218.701(b) of Regulation R requires the bank utilizing the networking exception to provide disclosures to high net worth or institutional customers that clearly and conspicuously disclose: (1) the name of the broker or dealer; and (2) that the bank employee participates in an incentive compensation program under which the employee may receive a fee of more than a nominal amount for referring the customer to the broker or dealer and that payment of this fee may be contingent on whether the referral results in a transaction with the broker or dealer. [855020] |
| 855012 | Section 218.701(a)(2) of Regulation R requires the bank utilizing the networking exception to provide disclosures (set out in 218.701(b)) to high net worth or institutional customers in writing prior to or at the time of the referral, or orally prior to or at the time of the referral if the bank provides such information to the customer in writing within three business days of the referral, or by the broker-dealer if the written agreement between the bank and the broker-dealer provides for this. [855012] | 857010 | Section 218.741(a) of Regulation R prohibits a bank that is exempt from the term "broker" under Section 3(a)(4) of the Securities and Exchange Act from effecting transactions on behalf of a customer in securities issued by a money market fund unless: (1) the bank provides some other product or service, directly or indirectly, which would not otherwise require the bank to register as a broker-dealer, or (2) the bank effects the transactions on behalf of another bank as part of a program for the investment or reinvestment of deposit funds of, or collected by, the other bank if the securities are no-load. If the securities are not no-load, then the bank, or if applicable, other bank, must provide the customer a prospectus for the securities no later than at the time the customer authorizes the securities transactions and the bank, or other bank, must not characterize or refer to the class or services of securities as no-load. [857010] |
| 855014 | Section 218.701(a)(3) of Regulation R requires the bank and broker-dealer utilizing the networking exception to have a written agreement | 858010 | Section 218.760(a) of Regulation R prohibits a bank that is utilizing the safekeeping or custo- |

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| | dial activities exception, as part of its customary banking activities, from accepting orders to effect securities transactions for an employee benefit account or an individual retirement account or similar account for which the bank acts as custodian unless the bank complies with employee compensation and advertising restrictions. [858010] | | or for the employee benefit plan account or net orders for securities for the employee benefit plan account other than crossing or netting orders for shares of open-end investment companies not traded on an exchange or crossing orders between or netting orders for accounts of the custodian bank that contracted with the administrator or record keeper bank for services. [858018] |
| 858012 | Section 218.760(b) of Regulation R prohibits a bank that is utilizing the safekeeping or custodial activities exception, as part of its customary banking activities, from accepting orders to effect securities transactions for other custodial accounts unless the bank complies with the accommodation, employee compensation, bank fees, advertising, sales literature, and investment advice restrictions. [858012] | 858020 | Section 218.760(f) of Regulation R prohibits a bank that is utilizing the safekeeping or custodial activities exception to act as subcustodian for an account for which another bank acts as custodian unless: (1) for employee benefit plans, individual retirement accounts or similar accounts, both the custodian and subcustodian banks meet the conditions of the employee benefit and individual retirement accounts or similar accounts section of the custodial exemption set out in 218.760(a), (c) and (d); (2) for other custodial accounts, both the custodial bank and the subcustodian bank meet the requirements of the accommodation section of the custodial exemption; and, (3) the subcustodian bank does not execute a cross-trade with or for the account or net orders for securities for the account other than crossing or netting orders for shares of open-end investment companies not traded on an exchange or crossing orders between or netting orders for accounts of the custodian bank. [858020] |
| 858014 | Section 218.760(c) prohibits a bank that is utilizing the safekeeping or custodial activities exception from compensating employees if the fee is based on whether or not the securities transaction is executed for the account or if the fee is based on the quantity, price, or identity of securities purchased or sold by such account. [858014] | | |
| 858016 | Section 218.760(d) of Regulation R prohibits a bank that is utilizing the safekeeping or custodial activities exception from accepting orders for securities transactions for an account in which the bank acts as a custodian unless the bank does not act in a trustee or fiduciary capacity, other than as a directed trustee, and complies with handling and carrying broker activities requirements. [858016] | | |
| 858018 | Section 218.760(e) of Regulation R prohibits a bank that is utilizing the safekeeping or custodial activities exception from acting as a non-fiduciary and non-custodial administrator or record keeper for an employee benefit account if another bank acts as custodian unless: (1) both the bank and the administrator or record keeper bank comply with the employee benefit and individual retirement account restrictions in the custodial exemptions set out in 218.760(a), (c) and (d); and (2) the administrator or record keeper bank does not execute cross-trades with | | |
| | | | Right to Financial Privacy Act |
| | | 770000 | Uncoded. [770000] |
| | | 770101 | Section 1103(a) of the Right to Financial Privacy Act prohibits a financial institution from providing a federal governmental authority access to the financial records of a customer except in accordance with the provisions of the Act. [770101] |
| | | 770301 | Section 1103(b) of the Right to Financial Privacy Act prohibits the releasing of financial records of a customer before the federal government authority seeking such records has certified in writing that it has complied with the applicable provisions of the Act. [770301] |

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| 770501 | Section 1104(b) of the Right to Financial Privacy Act prohibits a financial institution from requiring a customer to authorize disclosure of his or her financial records to a federal governmental authority as a condition of doing business with the financial institution. [770501] | | originator to register with the Registry, obtain a unique identifier, and maintain registration in accordance with the requirements of this subpart. [391001] |
| 770701 | Section 1104(c) of the Right to Financial Privacy Act requires a financial institution to keep a record of all instances in which a customer's financial records were disclosed to a federal governmental authority pursuant to the customer's written authorization. [770701] | 391005 | Section 365.103(a)(2) of the S.A.F.E. Act requires each insured State nonmember bank that employs one or more individuals who act as a residential mortgage originator to require each such employee to register with the Registry, maintain this registration, and obtain a unique identifier in accordance with the requirements of this subpart. The institution must also ensure an employee who is subject to the registration requirements does not act as a residential loan originator unless such employee is registered with the Registry. [391005] |
| 770702 | Section 1104(c) of the Right to Financial Privacy Act requires a financial institution, upon customer's request, to give him or her a copy of the record kept of all instances in which the customer's financial records were disclosed to a federal governmental authority pursuant to the customer's written authorization. [770702] | 391015 | Section 365.103(a)(4)(i) of the S.A.F.E. Act requires certain conditions be met for employees of insured State nonmember banks that were previously registered or licensed through the Registry. [391015] |
| 771101 | Section 1113(h)(6) of the Right to Financial Privacy Act requires a financial institution to maintain a record of each disclosure of a customer's financial records to a federal governmental authority in connection with the authority's consideration or administration of assistance to the customer in the form of a federal governmental loan, loan guaranty or loan insurance program. [771101] | 391020 | Section 365.103(a)(4)(ii) of the S.A.F.E. Act requires certain conditions be met when registered or licensed mortgage loan originators become insured State nonmember bank employees as a result of an acquisition, merger, or reorganization. These requirements must be met within 60 days from the effective date of the acquisition, merger, or reorganization. [391020] |
| 771102 | Section 1113(h)(6) of the Right to Financial Privacy Act requires a financial institution, upon a customer's request, to permit the customer to inspect the record of all disclosures made to a federal governmental authority in connection with the authority's consideration or administration of assistance to the customer in the form of a government loan, loan guaranty or loan insurance program. [771102] | 391101 | Section 365.103(b)(1)(i) of the S.A.F.E. Act requires mortgage loan originators who are registered with the Registry to renew their registration during the annual renewal period and to update their registration information, as appropriate, during the renewal process. [391101] |
| S | Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE ACT) | 391105 | Section 365.103(b)(1)(ii) of the S.A.F.E. Act requires mortgage loan originators who are registered with the Registry to update their registration within 30 days of any of the following events: (A) A change in the name of the registrant; (B) The registrant ceases to be an employee of the insured State nonmember bank; or (C) The information required under para- |
| 391001 | Section 365.103(a)(1) of the S.A.F.E. Act requires each employee of an insured State nonmember bank who acts as a mortgage loan | | |

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| | graphs (d)(1)(iii) through (viii) of this section becomes inaccurate, incomplete, or out-of-date. [391105] | | of Governors of the Federal Reserve System; |
| 391110 | Section 365.103(b)(2) of the S.A.F.E. Act requires a registered mortgage loan originator to maintain his or her registration unless the individual is no longer engaged in the activity of a mortgage loan originator. [391110] | | (4) Identification of the bank's primary Federal regulator; |
| 391201 | Section 365.103(d)(1) of the S.A.F.E. Act requires an insured State nonmember bank to require each employee who is a mortgage loan originator to submit to the Registry the registration information under paragraphs (d)(1)(i) through (ix) of this section. Alternatively, the insured State nonmember bank can submit the information on the employee's behalf. [391201] | | (5) Name(s) and contact information of the individual(s) with authority to act as the bank's primary point of contact for the Registry; |
| 391205 | Section 365.103(d)(2) of the S.A.F.E. Act requires an employee registering, renewing, or updating his or her registration as a mortgage loan originator to provide the appropriate authorizations and attestation of the registration. The employing insured State nonmember bank or other employees of the insured State nonmember bank cannot perform these activities on the behalf of a mortgage loan originator. [391205] | | (6) Name(s) and contact information of the individual(s) with authority to enter the information required by paragraphs (d)(1) and (e) of this section to the Registry and who may delegate this authority to other individuals; and |
| 391210 | Section 365.103(d)(3) of the S.A.F.E. Act prohibits an insured State nonmember bank from permitting an employee that is a mortgage loan administrator to submit the registration information required by paragraph (d)(1) to the Registry on behalf of the bank's employees unless the bank employs 10 or fewer full-time employees. [391210] | 391305 | (7) In the case of a subsidiary of an insured State nonmember bank, indication that it is a subsidiary and the RSSD number of the parent bank. [391301] |
| 391301 | Section 365.103(e)(1)(i) of the S.A.F.E. Act requires an insured State nonmember bank to submit the following information to the Registry in connection with the registration of one or more mortgage loan originators: (1) Name, main office address, and business contact information; (2) Internal Revenue Service Employer Tax Identification Number (EIN); (3) Research Statistics Supervision and Discount (RSSD) number, as issued by the Board | | Section 105.103(e)(1)(ii) of the S.A.F.E. Act requires that the individual(s) with authority to act as the bank's primary point of contact for the Registry and the individual(s) with authority to enter the information required by paragraphs (d)(1) and (e) of this section to the Registry must comply with the Registry protocols to verify their identity and must attest that they have the authority to enter data on behalf of the insured State nonmember bank. The individual (s) must also attest that the information provided to the Registry pursuant to paragraph (e) is correct, and that the insured State nonmember bank will keep the required information current and accurate supplementary information will be filed on a timely basis. [391305] |
| | | 391310 | Section 105.103(e)(1)(iii) of the S.A.F.E. Act requires an insured State nonmember bank to update the information required by paragraph (e) of this section within 30 days of the date that this information becomes inaccurate. [391310] |
| | | 391315 | Section 105.103(e)(1)(iv) of the S.A.F.E. Act requires an insured State nonmember bank to renew the information required by paragraph (e) of this section on an annual basis. [391315] |
| | | 391320 | Section 105.103(e)(2) of the S.A.F.E. Act requires an insured State nonmember bank to submit to the Registry in connection with the registration of each employee who acts as a mortgage loan originator: |

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| | <p>(i) confirmation that it employs the registrant after the information required by paragraph (d) of this section has been submitted to the Registry; and</p> <p>(ii) within 30 days of the date the registrant ceases to be an employee of the bank, notification that it no longer employs the registrant and the date the registrant ceased to be an employee. [391320]</p> | | <p>ees from acting as mortgage loan originators or other appropriate disciplinary actions;</p> <p>(h) establish a process for reviewing employee criminal history background reports received pursuant to this subpart, taking appropriate action consistent with Federal law, including section 19 of the Federal Deposit Insurance Act and implementing regulations with respect to these reports, and maintaining records of these reports and actions taken with respect to applicable employees; and</p> <p>(i) establish procedures designed to ensure that any third party with which the bank has arrangement related to mortgage loan origination has policies and procedures to comply with the S.A.F.E. Act, including appropriate licensing and/or registration of individuals acting as mortgage loan originators. [392001]</p> | | |
| 392001 | <p>Section 365.104 of the S.A.F.E. Act requires an insured State nonmember bank that employs one or more mortgage loan originators to adopt and follow written procedures designed to ensure compliance with this subpart. These policies and procedures must be appropriate to the nature, size, complexity, and scope of the mortgage lending activities of the bank, and apply only to those employees acting within the scope of their employment at the bank. At a minimum, these policies and procedures must:</p> <p>(a) establish a process for identifying which employees of the bank are required to be registered mortgage loan originators;</p> <p>(b) require that all employees of the insured State nonmember bank who are mortgage loan originators be informed of the registration requirements of the S.A.F.E. Act and this subpart and be instructed on how to comply with such requirements and procedures;</p> <p>(c) establish procedures to comply with the unique identifier requirements in Section 365.105;</p> <p>(d) establish reasonable procedures for confirming the adequacy and accuracy of employee registrations, including updates and renewals, by comparisons with its own records;</p> <p>(e) establish reasonable procedures for tracking systems and monitoring compliance with the registration and renewal requirements and procedures;</p> <p>(f) provide for independent testing for compliance with this subpart to be conducted at least annually by bank personnel or an outside party;</p> <p>(g) provide for appropriate action in the case of any employee who fails to comply with the registration requirements of the S.A.F.E. Act, this subpart, or the bank's related policies and procedures, including prohibiting such employ-</p> | 393001 | <p>Section 365.105(a) of the S.A.F.E. Act requires an insured State nonmember bank to make the unique identifier(s) of its registered mortgage loan originator(s) available to consumers in a manner and method practicable to the institution. [393001]</p> | | |
| | | 393005 | <p>Section 365.105(b) of the S.A.F.E. Act requires a registered mortgage loan originator to provide his or her unique identifier to a consumer: (1) upon request; (2) before acting as a mortgage loan originator; and (3) through the originator's initial written communication with a consumer, whether on paper or electronically. [393005]</p> | | |
| | | <table border="1"> <tr> <td style="background-color: black; color: white; width: 20px; text-align: center;">S</td> <td>Servicemembers Civil Relief Act of 2003 (SCRA)</td> </tr> </table> | | S | Servicemembers Civil Relief Act of 2003 (SCRA) |
| S | Servicemembers Civil Relief Act of 2003 (SCRA) | | | | |
| | | 030000 | <p>Uncoded. [030000]</p> | | |
| | | 030201 | <p>Section 108 of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from taking certain adverse actions against a servicemember due to the servicemember exercising his/her rights under the Act. [030201]</p> | | |
| | | 030401 | <p>Section 207(a)(1) of the Servicemembers Civil Relief Act of 2003 requires a creditor to reduce the interest rate on obligations of a servicemember, or a servicemember and spouse jointly, incurred prior to entry into military</p> | | |

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| | service to no more than 6 percent during the period of military service upon receipt of written notice and a copy of the military orders. [030401] | | tion 2203(a) of the Housing and Economic Recovery Act of 2008 (HERA) extends the stay, adjustment, sale, foreclosure and seizure provisions or legal proceedings from 90 days to 9 months following the end of the servicemember's period of military service. This amendment expires on December 31, 2012, at which time the statute will revert to the pre-existing language. [031001] |
| 030402 | Section 207(a)(2) of the Servicemembers Civil Relief Act of 2003 requires a creditor who reduces the interest rate on obligations of a servicemember, or servicemember and spouse jointly, to forgive interest in excess of 6 percent. [030402] | 031201 | Section 305(d) of the Servicemembers Civil Relief Act of 2003 requires a creditor to terminate leases within the stipulated timeframes once the requirements for termination are met. [031201] |
| 030403 | Section 207(a)(3) of the Servicemembers Civil Relief Act of 2003 requires a creditor to reduce any periodic payment due from a servicemember by the amount of interest forgiven. [030403] | 031401 | Section 305(f) of the Servicemembers Civil Relief Act of 2003 requires a creditor to refund lease amounts, paid in advance for a period after the effective date of the termination, within 30 days of the effective date of the termination of the lease. [031401] |
| 030601 | Section 207(b)(2) of the Servicemembers Civil Relief Act of 2003 requires a creditor upon receipt of written notice from the servicemember and a copy of the military orders to apply the interest rate reduction retroactive to the date on which the servicemember is called to military service. [030601] | 031601 | Section 306(a) of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from exercising any right or option obtained under an assignment of the servicemember's life insurance policy during the period of military service or within one year thereafter, without a court order. The prohibition pertains to assignments which occurred prior to the servicemember's entry into military service and is subject to the exceptions specified in Section 306(b) of the Act. [031601] |
| 030801 | Section 302(a) of the Servicemembers Civil Relief Act of 2003 prohibits a creditor from rescinding or terminating contracts by a servicemember for the purchase, lease, or bailment of real or personal property (including a motor vehicle) for any breach of terms occurring before or during military service, provided a deposit or installment has been paid by the servicemember prior to entry into military service, without a court order. The creditor is also prohibited from repossessing the property due to a breach of terms without a court order. [030801] | T Telephone Consumer Protection Act | |
| 031001 | Section 303(c) of the Servicemembers Civil Relief Act of 2003 prohibits the sale, foreclosure, or seizure of real or personal property due to a breach of an obligation by a servicemember during the period of military service or within 90 days after, without a court order. The prohibition applies to obligations which originated prior to the servicemember's entry into military service for which the servicemember is still obligated and is secured by a mortgage, trust deed, or other security instrument. Sec- | 700000 | Uncoded. [700000] |
| | | 700201 | Section 227(b)(1) of the Telephone Consumer Protection Act makes it unlawful for any person in the United States to: (a) make any call using any automatic telephone dialing system or an artificial or prerecorded voice: (i) to any emergency telephone line, (ii) to a telephone line of a guest room or patient room of a health care facility or similar establishment, or (iii) to any telephone line assigned to a paging service, cellular telephone service, etc.; (b) initiate any telephone call to any residential telephone line |

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| | using an artificial or prerecorded voice to deliver a message without the prior express consent of the called party; (c) use any telephone facsimile machine, computer, or other device to send an unsolicited advertisement to a telephone facsimile machine; or (d) use an automatic telephone dialing system so two or more telephone lines of a multi-line business is engaged simultaneously. [700201] | | solicitation provided it is outside the required table. [050202] |
| 700401 | Section 227(d)(1) of the Telephone Consumer Protection Act makes it unlawful for any person within the United States to: (a) initiate any communication using a telephone facsimile machine, or make any telephone call using any automatic telephone dialing system not complying with the technical and procedural standards under this subsection, or use any telephone facsimile machine or automatic telephone dialing system in a manner that does not comply with such standards; or (b) use a computer or other electronic device to send any message via a telephone facsimile machine unless such person clearly marks, in a margin at the top or bottom of each transmitted page of the message or on the first page of the transmission, the date and time it is sent and an identification of the business, other entity, or individual sending the message and the telephone number of the sending machine or of such business, other entity, or individual. [700401] | 050203 | Section 226.5a(a)(2)(iii) of Regulation Z requires the disclosures required by paragraphs (b)(1)(iv)(B) and (b)(6) of this section to be placed directly beneath the table. [050203] |
| | | 050204 | Section 226.5a(a)(2)(iv) of Regulation Z requires that any annual percentage rate, any introductory rate, any rate that will apply after a premium initial rate expires, and any fee or percentage amounts or maximum limits on fee amounts required to be disclosed under applicable paragraphs of this section must be disclosed in bold text. However, bold text shall not be used for: the amount of any periodic fee disclosed pursuant to paragraph (b) (2) of this section that is not an annualized amount; and other annual percentage rates or fee amounts disclosed in the table. [050204] |
| | | 050205 | Section 226.5a(a)(2)(v) of Regulation Z requires for an application or solicitation accessed by the consumer in electronic form that the disclosures required under this section be provided to the consumer in electronic form on or with the application or solicitation. [050205] |
| | | 050206 | Section 226.5a(a)(2)(vi) of Regulation Z requires, except as provided in paragraph (a)(2)(vi)(B) of this section, the table must be provided in a prominent location on or with an application or a solicitation. If the table is provided electronically, it must be provided in close proximity to the application or solicitation. [050206] |
| | | 050220 | Section 226.5a(a)(4) of Regulation Z requires that a card issuer not list fees for multiple states in the table required by paragraph (a)(2) (i) of this section. [050220] |
| | | 050401 | Section 226.5a(b) of Regulation Z requires the following disclosures on or with credit card applications or solicitations: annual percentage rate(s); fees for issuance or availability; fixed finance charge or minimum interest charge in excess of \$1 with a brief description of the charge; transaction charges; grace period (or no |
| Truth in Lending | | | |
| 050000 | Uncoded. [050000] | | |
| 050201 | Section 226.5a(a)(2)(i) of Regulation Z requires the disclosures in paragraphs (b) (1) through (5) (except for (b)(1)(iv)(B)) and (b)(7) through (15) of this section be provided in the form of a table with headings, content, and format substantially similar to any of the applicable tables found in G-10 in appendix G to this part. [050201] | | |
| 050202 | Section 226.5a(a)(2)(ii) of Regulation Z requires the table described in (a)(2)(i) of this section only contain information required or permitted by this section. Other information can be provided on or with the application or | | |

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| | grace period); balance computation method; cash advance fee; late payment fee; over-the-limit fee; balance transfer fee; returned payment fee; required insurance, debt cancellation or debt suspension coverage fee (and cross reference to any additional information provided); available credit fees or security deposits; and web site reference. [050401] | 052201 | Section 226.5b (b) of Regulation Z requires that the disclosures and brochure be provided at the time an application is provided to the consumer. In the case of applications contained in magazines or other publications or received by telephone or via an intermediary, the disclosures and brochure should be delivered or mailed within three days of receipt of the application. [052201] |
| 050601 | Section 226.5a(c) of Regulation Z requires the disclosure of applicable items in §226.5a(b) on or with an application or solicitation that is mailed or provided by electronic communication. [050601] | 052401 | Section 226.5b(d) of Regulation Z requires the following disclosures as applicable: (1) retention of information by the consumer, (2) conditions for disclosed terms, (3) security interest and risk of loss of home, (4) possible actions by creditor, (5) payment terms, (6) annual percentage rate, (7) fees imposed by creditor, (8) fees imposed by third parties to open a plan, (9) negative amortization, (10) transaction requirements, (11) tax implications and (12) disclosures for variable-rate plans. [052401] |
| 050801 | Section 226.5a(d) of Regulation Z requires that disclosures in paragraphs (b)(1) through (7) and (b)(14) of section 226.5a(b) to the extent applicable be provided orally in a telephone application or solicitation initiated by the card issuer. [050801] | 052601 | Section 226.5b(e) of Regulation Z requires that the home equity brochure published by the Federal Reserve Board or a suitable substitute be provided to the consumer. [052601] |
| 051001 | Section 226.5a(e) of Regulation Z requires the disclosures, to the extent applicable, in paragraphs (e)(1) or (e)(2) of this section on or with an application or solicitation made available to the general public, and requires the card issuer to provide a prompt response to requests for information regarding these disclosures. [051001] | 052801 | Section 226.5b(f)(1) of Regulation Z prohibits a creditor from changing the annual percentage rate unless the change is based on an index which is not under the creditor's control and which is available to the general public. [052801] |
| 052001 | Section 226.5b(a) of Regulation Z requires that disclosures should be made clearly and conspicuously, be grouped together, and segregated from all unrelated information except for the disclosure in (d)(4)(iii), the itemization of third party fees, and variable rate information which may be provided separately. Disclosures in paragraph (d) (1) through (4) (ii) of this section should precede the other disclosures. [052001] | 053001 | Section 226.5b(f)(2) of Regulation Z prohibits a creditor from terminating a plan and demanding repayment of the entire outstanding balance in advance of the original term (except for a reverse mortgage subject to paragraph (f) (4) of this section) unless: (1) there is fraud or material misrepresentation by the consumer, (2) the consumer fails to meet the repayment terms, or (3) any action or inaction by the consumer adversely affects the creditor's security or any right of the creditor in such security. [053001] |
| 052002 | Section 226.5b(a)(3) of Regulation Z requires for applications accessed by the consumer in electronic form that the disclosures required under this section be provided to the consumer in electronic form on or with the application. [052002] | 053201 | Section 226.5b(f)(3) of Regulation Z prohibits a creditor from changing any term of a home equity plan unless the change is the result of one of the six conditions specifically noted by |

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| | this section: (1) Provide in the initial agreement that specified changes will occur if a specific event takes place, or it may prohibit additional extensions of credit or reduce the credit limit during any period in which the maximum APR is reached, (2) change the index and margin used under the plan if the initial index is no longer available, the new index has a historical movement similar to the original index, and the new index or margin would have resulted in an APR substantially similar to the rate in effect at the time the original index became unavailable, (3) make a specific change if the consumer specifically agrees to it in writing at that time, (4) make a change that will unequivocally benefit the consumer throughout the remainder of the plan, (5) make an insignificant change to terms, or (6) other conditions specifically allowed by this section. [053201] | | excluded under (a) (ii) (B). The disclosures required by this subpart may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [060101] |
| 053301 | Section 226.5b(f)(4) of Regulation Z prohibits a creditor from terminating a plan and demanding repayment of the entire outstanding balance in advance of the original term for reverse mortgage transactions that are subject to section 226.33 except: (1) In the case of default, (2) If the consumer transfers title to the property, (3) If the consumer ceases using the property as a primary dwelling, or (4) Upon the consumer's death. [053301] | 060201 | Section 226.5(a)(2) of Regulation Z requires that: (1) terminology used in providing the disclosures required by this subpart be consistent; (2) the terms finance charge and annual percentage rate be more conspicuous than any other required disclosure for home equity plans subject to § 226.5b; (3) for disclosures required in a tabular format, the term penalty APR shall be used, as applicable. If credit insurance or debt cancellation suspension coverage is required, the term required shall be used and the program shall be identified by its name. If an annual percentage rate is required to be presented in tabular format, the term fixed, or a similar term, may not be used to describe such rate unless the creditor also specifies a time period that the rate will be fixed, or if no such time period is provided, the rate will not increase while the plan is open. [060201] |
| 053401 | Section 226.5b(g) of Regulation Z requires the creditor to refund all fees paid by the consumer if any term required to be disclosed changes (other than a change due to fluctuations of the index) before the plan is opened, and the consumer elects not to open the plan. [053401] | 060301 | Section 226.5(a)(3) of Regulation Z requires: (1) certain disclosures for credit and charge card applications and solicitations must be provided in a tabular format in accordance with the requirements of § 226.5a(a)(2); (2) certain disclosures for home equity plans must precede other disclosures and must be given in accordance with the requirements of § 226.5b(a); (3) certain account opening disclosures must be provided in a tabular format in accordance with the requirements of § 226.6(b)(1); (4) certain disclosures provided on periodic statements must be grouped together in accordance with the requirements of § 226.7(b)(6) and (b)(13); (5) certain disclosures accompanying checks that access a credit card account must be provided in a tabular format in accordance with the requirements of § 226.9(b)(3); (6) certain disclosures provided in a change-in-terms notice must be provided in a tabular format in accordance with the requirements of § 226.9(c)(2) (iv)(D); and (7) certain disclosures provided |
| 053601 | Section 226.5b(h) of Regulation Z prohibits a creditor from imposing a nonrefundable fee until three business days after the consumer receives the disclosures and brochure. [053601] | | |
| 060000 | Uncoded. [060000] | | |
| 060101 | Section 226.5(a)(1) of Regulation Z requires a creditor make the disclosures required by this subpart clearly and conspicuously, in writing (except as excluded under (a) (ii) (A)), in a form that the consumer may keep (except as | | |

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| | when a rate is increased due to delinquency, default or as a penalty must be provided in a tabular format in accordance with the requirements of § 226.9(g)(3)(ii). [060301] | 061001 | Section 226.5(b)(3) of Regulation Z requires the card issuer to furnish disclosures for credit and charge card applications and solicitations in accordance with the timing requirements of §226.5a. [061001] |
| 060701 | Section 226.5(b)(1) of Regulation Z requires that initial disclosure statements required by §226.6 be furnished to consumers before the first transaction. Charges that may be imposed as part of an open-end plan (not home-secured) and not required to be disclosed under §226.6 (b)(2) may be disclosed after account opening but before the consumer agrees to pay or becomes obligated to pay for the charge, provided they are disclosed at a time and in a manner that a consumer would be likely to notice them. [060701] | 061301 | Section 226.5(c) of Regulation Z requires the creditor to make disclosures which reflect the terms of the legal obligation between the parties involved and, when any information necessary for accurate disclosures is unknown, to clearly state that the disclosure is an estimate. [061301] |
| 060704 | Section 226.5(b)(1)(iii) of Regulation Z requires that for telephone purchases, the disclosures may be provided as soon as reasonably practicable after the first transaction, if (A) the first transaction occurs when a consumer contacts a merchant by telephone to purchase goods and at the same time the consumer accepts an offer to finance the purchase by establishing an open-end plan with the merchant or third-party creditor; (B) the merchant or third-party creditor permits consumers to return any goods financed under the plan and provides consumers with a sufficient time to reject the plan and return the goods free of cost after the merchant or third-party creditor has provided the written disclosures required by §226.6; and (C) the consumer's right to reject the plan and return the goods is disclosed to the consumer as a part of the offer to finance the purchase. [060704] | 061901 | Section 226.5(d) of Regulation Z requires, when a transaction involves more than one customer and the right of rescission under Section 226.15 is applicable, that the creditor make disclosures required by Sections 226.6 and 226.15(b) to each consumer having the right to rescind. [061901] |
| | | 062301 | Section 226.6 of Regulation Z requires the creditor to make initial disclosures in connection with the opening of a new open-end credit account in terminology consistent with that to be used on the periodic statement. [062301] |
| | | 062501 | Section 226.6(a)(1)(i) of Regulation Z requires the creditor to explain on the initial disclosure statement the circumstances under which a finance charge will be imposed, including the time period, if any, during which payment may be made without incurring a finance charge. [062501] |
| 060705 | Section 226.5(b)(1)(iv) of Regulation Z prohibits a creditor from collecting any fee before account opening disclosures are provided. [060705] | 062701 | Section 226.6(a)(1)(ii) of Regulation Z requires an explanation on the initial disclosure statement of each periodic rate used to compute the finance charge, the range of balances to which it is applicable, and the corresponding annual percentage rate. If a creditor offers a variable-rate plan, the creditor shall also disclose: the circumstances under which the rate(s) may increase; any limitations on the increase; and the effect(s) of an increase. When different rates apply to different types of transactions, the creditor is required to explain which rates apply to which transactions. [062701] |
| 060901 | Section 226.5(b)(2) of Regulation Z requires the creditor to mail or deliver periodic statements in appropriate situations within the specified time limits. [060901] | | |

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| 062901 | Section 226.6(a)(1)(iii) of Regulation Z requires an explanation on the initial disclosure statement of the method used to determine the balance on which a finance charge may be computed. [062901] | 063901 | Section 226.6(b)(1) of Regulation Z (non home-secured plans) requires creditors to provide the initial account disclosures in a tabular format substantially similar to any of the applicable tables in G-17 in appendix G to this part. [063901] |
| 063101 | Section 226.6(a)(1)(iv) of Regulation Z requires the creditor to explain on the initial disclosure statement the method of determining the amount of the finance charge, including a description of how any finance charge other than the periodic rate will be determined. [063101] | 063902 | Section 226.6(b)(1)(i) of Regulation Z requires that any annual percentage rate, introductory rate, any rate that will apply after a premium initial rate expires, and any fee or percentage amounts required to be disclosed under applicable paragraphs must be disclosed in bold text. However, bold text shall not be used for: any maximum limits on fee amounts disclosed in the table that do not relate to fees that vary by state; the amount of any periodic fee disclosed pursuant to paragraph (b)(2) of this section that is not an annualized amount; and other annual percentage rates or fee amounts disclosed in the table. [063902] |
| 063301 | Section 226.6(a)(2) of Regulation Z requires the creditor to explain on the initial disclosure statement the amount of any charge, other than the finance charge, that may be imposed as part of the plan, or an explanation of how the charge will be determined. [063301] | 063903 | Section 226.6(b)(1)(ii) of Regulation Z requires that only certain disclosures in paragraph (b)(2) be placed in tabular format. The Section also requires that disclosures required by paragraphs (b)(2)(i)(D)(2), (b)(2)(vi), and (b)(2)(xv) be placed directly beneath the table. [063903] |
| 063501 | Section 226.6(a)(4) of Regulation Z requires the creditor to state on the initial disclosure statement the fact that the creditor has or will acquire a security interest in the property purchased under the plan, or in other security identified by item or type. [063501] | 063910 | Section 226.6(b)(2) of Regulation Z requires the account-opening table for open-end (not home-secured) plans include each periodic rate that may be used to compute the finance charge on an outstanding balance for purchases, a cash advance, or balance transfer, expressed as an annual percentage rate (as determined by Section 226.14(b)). When more than one rate applies for a category of transactions, the range of balances to which each rate is applicable shall also be disclosed. The annual percentage rate for purchases disclosed pursuant to this paragraph shall be in at least 16-point type, except for penalty rates that may apply upon the occurrence of one or more specific events. In addition, required information regarding variable-rates, discounted initial rates, premium initial rates, penalty rates, and introductory rates shall be disclosed, as applicable. [063910] |
| 063701 | Section 226.6(a)(5) of Regulation Z requires the creditor to provide a statement of billing rights that outlines the consumer's rights and the creditor's responsibilities under Sections 226.12(c) and 226.13 and that is substantially similar to the statement found in Model Form G-3 or, at the creditor's option, Model Form G-3(A), in Appendix G. [063701] | | |
| 063801 | Section 226.6(a)(3) of Regulation Z (Home Equity Plan) requires the creditor to furnish an initial disclosure statement with the following disclosures as applicable: possible actions by the creditor, payment terms, statement on negative amortization, transaction requirements, tax implications, statement on annual percentage rate, and certain variable-rate disclosures unless provided with the application, in a form the consumer could keep, and included a payment example for the payment option chosen by the consumer. [063801] | | |

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| 063915 | Section 226.6(b)(2) of Regulation Z requires the following disclosures in the account opening table for non home-secured plans: the corresponding annual percentage rate(s); any fees for issuance or availability; any one-time fees; any fixed finance charge with a brief description or minimum interest charge in excess of \$1; transaction charges; the grace period (or the fact that there is no grace period); the balance computation method; any cash advance fee, late payment fee, over-the-limit fee, balance transfer fee, or returned payment fee; any required insurance, debt cancellation, or debt suspension coverage fee (and cross reference to any additional information provided); any available credit fees or security deposits; the Federal Reserve Board web site reference; and the billing error rights reference. [063915] | | |
| 063920 | Section 226.6(b)(3) of Regulation Z requires the creditor to explain on the initial disclosure statement the amount of any charge that may be imposed as part of the plan, including the amount of the charge or an explanation of how the charge will be determined. For finance charges, a statement of when the charge begins to accrue and an explanation of whether or not any time period exists within which any credit that has been extended may be repaid without incurring the charge. If such a time period is provided, a creditor may, at its option and without disclosure, elect not to impose a finance charge when payment is received after the time period expires. [063920] | 063927 | ing the margin; (C) the circumstances under which the rate may increase; (D) the frequency with which the rate may increase; (E) any limitation on the amount the rate may change; and (F) the effect(s) of an increase. [063926] Section 226.6(b)(4)(iii) of Regulation Z requires the following disclosures when interest rate changes required by paragraph (4)(i) are not based on an index or formula: (A) the initial rate (expressed as a periodic rate and a corresponding annual percentage rate); (B) how long the initial rate will remain in effect and the specific events that cause the initial rate to change; (C) the rate (expressed as a periodic rate and the corresponding annual percentage rate) that will apply when the initial rate is no longer in effect and any limitation on the time period the new rate will remain in effect; (D) the balances to which the new rate will apply; and (E) the balances to which the current rate at the time of the change will apply. [063927] |
| 063925 | Section 226.6(b)(4)(i) of Regulation Z requires an explanation on the initial disclosure statement of each periodic rate used to calculate interest, the range of balances to which it is applicable, the corresponding annual percentage rate, and the balance computation method. The type of transaction to which each rate applies shall be disclosed, if different rates apply to different types of transactions. [063925] | 063930 | Section 226.6(b)(5)(i) of Regulation Z requires certain disclosures regarding voluntary credit insurance, debt cancellation coverage, or debt suspension coverage. [063930] |
| 063926 | Section 226.6(b)(4)(ii) of Regulation Z requires the following disclosures when the interest rate required by paragraph (4)(i) can vary: (A) the fact that the annual percentage rate may increase; (B) how the rate is determined, includ- | 063931 | Section 226.6(b)(5)(ii) of Regulation Z requires disclosure of the fact that a creditor has or will acquire an interest in property purchased as part of the transaction, or in other property identified by item or type. [063931] |
| | | 063932 | Section 226.6(b)(5)(iii) requires a statement that outlines the consumer's rights and the creditor's responsibilities under Section 226.12 (c) and 226.13 and that is substantially similar to the statement found in Model Form G-3(A) in appendix G to this part. [063932] |
| | | 064101 | Section 226.7 of Regulation Z requires the creditor to provide a periodic statement. [064101] |
| | | 064301 | Section 226.7(a)(1) of Regulation Z requires disclosure of the "previous balance" on the periodic statement used for home-equity plans. [064301] |

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| 064501 | Section 226.7(a)(2) of Regulation Z requires identification of each credit transaction on the periodic statement used for home-equity plans. [064501] | 066501 | Section 226.7(a)(6)(ii) of Regulation Z requires the periodic statement used for home equity plans to disclose the amounts of any charges other than finance charges debited to the account during the billing cycle, itemized and identified by type. [066501] |
| 064701 | Section 226.7(a)(3) of Regulation Z requires the periodic statement used for home-equity plans to disclose any credit to the account during the billing cycle, including the amount and date of the crediting. [064701] | 066701 | Section 226.7(a)(10) of Regulation Z requires the periodic statement used for home-equity plans to disclose the closing date of the billing cycle and the account balance outstanding on that date. [066701] |
| 064901 | Section 226.7(a)(4) of Regulation Z requires the periodic statement used for home-equity plans to disclose each periodic rate that may be used to compute the finance charge, the range of balances to which it is applicable, and the corresponding annual percentage rate or rates. For variable rate plans, a statement that the annual percentage rate may vary shall also be disclosed. [064901] | 066901 | Section 226.7(a)(8) of Regulation Z requires the periodic statement used for home-equity plans to disclose the date by which, or the time period within which, the new balance or any portion of the new balance must be paid to avoid additional finance charges. [066901] |
| 065501 | Section 226.7(a)(5) of Regulation Z requires the periodic statement used for home-equity plans to disclose the amount of the balance to which a periodic rate was applied and an explanation of how that balance was determined. If the balance on a periodic statement is determined without first deducting all credits, the creditor must disclose that fact and the amount of such credits. [065501] | 067101 | Section 226.7(a)(9) of Regulation Z requires the periodic statement used for home-equity plans to disclose the address for notice of billing errors. Alternatively, the address may be provided on the billing rights statement permitted by Section 226.9(a)(2). [067101] |
| 066101 | Section 226.7(a)(6) of Regulation Z requires disclosure on the periodic statement used for home-equity plans of the amount of any finance charge debited or added to the account during the billing cycle, using the term "finance charge." It also requires disclosure of the components of the finance charge, individually itemized and identified to show the amount(s) due to the application of periodic rates and the amount(s) of any other type of finance charge. [066101] | 067501 | Section 226.7(b)(1) of Regulation Z requires disclosure of the "previous balance" on the periodic statement used for open-end (not home-secured) plans. [067501] |
| 066301 | Section 226.7(a)(7) of Regulation Z requires the periodic statement for home-equity plans to disclose the annual percentage rate determined under Section 226.14(c) by using the term "annual percentage rate." [066301] | 067505 | Section 226.7(b)(2) of Regulation Z requires identification of each credit transaction on the periodic statement used for open-end (not home-secured) plans. [067505] |
| | | 067510 | Section 226.7(b)(3) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose any credit to the account during the billing cycle, including the amount and date of the crediting. [067510] |
| | | 067515 | Section 226.7(b)(4) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose each periodic rate that may be used to compute the finance charge, the range of balances to which it is applicable, and the corresponding annual percentage rate or rates using the term, "Annual Per- |

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| | centage Rate.” For variable rate plans, a statement that the annual percentage rate may vary shall also be disclosed. [067515] | | (not home-secured) plans to disclose charges imposed as part of the plan other than charges attributable to periodic interest rates. These charges must be grouped together under the heading “Fees,” be identified consistent with the feature or type, and be itemized. A total of charges, using the term “Fees,” must be disclosed for the statement period and calendar year-to-date using a format substantially similar to Sample G-18(A) in appendix G. [067535] |
| 067520 | Section 226.7(b)(5) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the amount of the balance to a periodic rate was applied and an explanation of how that balance was determined, using the term “Balance Subject to Interest Rate.” When a balance is determined without first deducting all credits and payments made during the billing cycle, the fact and the amount of the credits and payments shall be disclosed. As an alternative, a creditor may identify the name of the balance computation method and provide a toll-free telephone number where consumers may obtain more information and how resulting interest charges were determined [067520] | 067540 | Section 226.7(b)(7) of Regulation Z requires creditors that provide change-in-terms notices required by Section 226.9(c), or a rate increase notice required by Section 226.9(g), on with periodic statements, to disclose certain information set forth in Section 226.9 in accordance with the appropriate format requirements. [067540] |
| 067525 | Section 226.7(b)(6)(i) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the amounts of any charges imposed as part of the plan as stated in Section 226.6(b)(3) to be grouped together in proximity to transactions identified under paragraph (b)(2) of this section. The periodic statement shall disclose this information in a format that is substantially similar to Sample G-18(A) in appendix G to this part. [067525] | 067545 | Section 226.7(b)(8) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the date by which, or the time period within which, the new balance or any portion of the new balance must be paid to avoid additional finance charges. [067545] |
| 067530 | Section 226.7(b)(6)(ii) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the finance charges attributable to periodic interest rates, using the term “Interest Charge.” This disclosure must be grouped together under the heading “Interest Charged,” itemized and totaled by type of transaction, and a total of finance charges attributable to periodic interest rates, using the term “Total Interest,” must be disclosed for the statement period and calendar year-to-date. A creditor shall use a format substantially similar to Sample G-18(A) in appendix G to this part. [067530] | 067550 | Section 226.7(b)(9) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the address for notice of billing errors. Alternatively, the address may be provided on the billing rights statement permitted by Section 226.9(a)(2). [067550] |
| 067535 | Section 226.7(b)(6)(iii) of Regulation Z requires the periodic statement used for open-end | 067555 | Section 226.7(b)(10) of Regulation Z requires the periodic statement used for open-end (not home-secured) plans to disclose the closing date of the billing cycle and the account balance outstanding on that date. [067555] |
| | | 067560 | Section 226.7(b)(11) of Regulation Z requires the periodic statement for a credit card account under an open-end (not-home-secured) consumer credit plan, except as provided in paragraph (b)(11)(ii) of this section and in accordance with the format requirements in paragraph (b)(13) of this section, to disclose the following information: (A) the due date for a |

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| | payment; and (B) the amount of the late-payment fee and any increased periodic rate(s) (expressed as an annual percentage rate(s)) that may be imposed on the account as a result of a late payment. If a range of late payment fees may be assessed, the card issuer may state the range of fees, or the highest fee and an indication that the fee imposed could be lower. If the rate may be increased for more than one feature or balance, the card issuer may state the range of rates or the highest rate that could apply and at the issuer's option an indication that the rate imposed could be lower. [067560] | 067575 | Section 226.7(b)(12)(iii) of Regulation Z requires the periodic statement for a credit card account under an open-end (not home-secured) consumer credit plan to provide the disclosures required by paragraph (b)(12)(i) or (b)(12)(ii) in accordance with the format requirements of paragraph (b)(13), and in a format substantially similar to Samples G-18(C)(1), G-18(C)(2), and G-18(C)(3) in Appendix G, as applicable. [067575] |
| 067565 | Section 226.7(b)(12)(i) of Regulation Z requires the periodic statement for a credit card account under an open-end (not home-secured) consumer credit plan, except as provided in paragraphs b(12)(ii) and (b)(12)(v) of this section, to provide the following disclosures: (A) the required minimum payment warning; (B) minimum repayment estimate; (C) minimum payment total cost estimate; (D) statement that minimum payment repayment estimate and minimum payment total cost estimate are based on the current outstanding balance and on the assumption that only minimum payments are made and no other amounts added to the balance; (E) a toll-free consumer credit counseling telephone number; and (F) certain disclosures regarding the estimated monthly payment, total cost estimate, and savings estimate. [067565] | 067580 | Section 226.7(b)(12)(iv) of Regulation Z requires a card issuer, to the extent available from the United States Trustee or a bankruptcy administrator, to provide through the toll-free telephone number disclosed pursuant to paragraphs (b)(12)(i) or (b)(12)(ii) the name, street address, telephone number, and Web site address for at least three organizations that have been approved by the United States Trustee or a bankruptcy administrator pursuant to 11 U.S.C. 111(a)(1) to provide credit counseling services in, at the card issuer's option, either the state in which the billing address for the account is located or the state specified by the consumer. A card issuer must update the information provided by this section at least annually. [067580] |
| 067570 | Section 226.7(b)(12)(ii) of Regulation Z requires the periodic statement for a credit card account under an open-end (not home-secured) consumer credit plan to provide the following disclosures if negative or no amortization occurs when calculating the minimum payment repayment estimate: (A) the required minimum payment warning; (B) required statement regarding the advantage of paying more than the minimum payment; (C) the estimated monthly payment for repayment in 36 months; (D) statement regarding payoff in 3 years if consumer pays the estimated monthly payment; and (E) a toll-free consumer credit counseling telephone number. [067570] | 067585 | Section 226.7(b)(13) of Regulation Z requires card issuers to disclose the due date required by paragraph (b)(11) of this section on the front of the first page of the periodic statement. The amount of the late-payment fee and the annual percentage rate(s) required by paragraph (b)(11) of this section shall be stated in close proximity to the due date. The ending balance required by paragraph (b)(10) of this section and the disclosures required by paragraph (b)(12) of this section shall be disclosed in close proximity to the minimum payment due. The due date, late payment fee and annual percentage rate, ending balance, minimum payment due, and disclosures required by paragraph (b)(12) shall be grouped together. Sample G-18(D) in appendix G to this part set forth examples of how these terms may be grouped. [067585] |
| | | 067590 | Section 226.7(b)(14) of Regulation Z requires card issuers of accounts that have an outstanding balance subject to a deferred interest |

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| | or similar program, to disclose the date by which the outstanding balance must be paid in full in order to avoid the obligation to pay finance charges on the balance on the front of each periodic statement beginning with the first periodic statement issued during the deferred interest period that reflects the deferred interest or similar transaction. The disclosure must be substantially similar to Sample G-18(H) in Appendix G. [067590] | | graph (b)(3)(i)(A) through (b)(3)(i)(D) in a tabular format similar to Sample G-19 in Appendix G. [069601] |
| 068101 | Section 226.8 of Regulation Z requires the creditor to properly identify credit transactions on or with the first periodic statement that reflects the transaction. [068101] | 069602 | Section 226.9(b)(3)(ii) of Regulation Z requires the disclosures in paragraph (b)(3)(i) must be accurate as of the time the disclosures are mailed or delivered. A variable annual percentage rate is accurate if it was in effect within 60 days of when the disclosures are mailed or delivered. [069602] |
| 069101 | Section 226.9(a) of Regulation Z requires the creditor to mail or deliver the required billing rights statement at least once per calendar year (at intervals of not less than six months nor more than 18 months), either to all consumers or to each consumer entitled to receive a periodic statement for any one billing cycle. As an alternative, the creditor may mail or deliver, on or with each periodic statement, a statement substantially similar to Model Form G-4 or Model Form G-4(A) in Appendix G, as applicable. Creditors offering home-equity plans may use either Model Form, at their option. [069101] | 069801 | Section 226.9(c)(1)(i) of Regulation Z requires the creditor to provide a written notice of a change in terms for home-equity plans subject to the requirements of Section 226.5b, whenever any term required to be disclosed under Section 226.6(a) is changed or the required minimum periodic payment is increased. The notice shall be mailed or delivered at least 15 days prior to the effective date of change. [069801] |
| 069501 | Section 226.9(b) of Regulation Z requires certain disclosures when supplemental credit features are added to an existing account or when a credit device is delivered 30 days or more after the consumer opened the account. [069501] | 069901 | Section 226.9(c)(1)(iii) of Regulation Z requires creditors of home-equity plans subject to the requirements of Section 226.5b to provide a change in terms notice if the creditor prohibits additional extensions of credit or reduces the credit limit pursuant to Section 226.5b(f)(3)(i) or (f)(3)(vi). The creditor shall mail the notice not later than three business days after the action is taken and shall contain specific reasons for action. If the creditor requires the consumer to request reinstatement of credit privileges, the notice also shall state that fact. [069901] |
| 069601 | Section 226.9(b)(3)(i) of Regulation Z requires certain disclosures for open-end plans not subject to requirements of Section 226.5b, if checks can be used to access a credit card account are provided more than 30 days after account-opening disclosures under Section 226.6(b) are mailed or delivered, or are provided within 30 days of the account-opening disclosures and the finance charge for the checks differ from the terms previously disclosed. The creditor shall disclose on the front page containing the checks the terms in para- | 069910 | Section 226.9(c)(2)(i) of Regulation Z requires creditors of open-end (not home-secured) plans to provide a change-in-terms notice whenever a significant change in account terms as described in paragraph (c)(2)(ii) is made to a term required to be disclosed under Section 226.6(b)(3), (b)(4), or (b)(5) or the required minimum periodic payment is increased. The creditor must provide the written notice of the change at least 45 days prior to the effective date of the change to each consumer who may be affected. [069910] |

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| 069915 | <p>Section 226.9(c)(2)(iv)(A) of Regulation Z requires the change in terms notice provided pursuant to paragraph (c)(2)(i) to contain the following information, as applicable:</p> <ol style="list-style-type: none"> (1) a summary of the changes made to terms required by Section 226.6(b)(1) and (b)(2), a description of any increase in the required minimum periodic payment, and a description of any security interest being acquired by the creditor; (2) a statement that changes are being made to the account; (3) notice of opt-out rights; (4) the date the changes will become effective; (5) a statement that the consumer may find additional information about the summarized changes in the notice; (6) a statement regarding the penalty rate; (7) required statements regarding an increase in the annual percentage rate. [069915] | | <p>to make a minimum periodic payment within 60 days of the payment due date. [069930]</p> |
| | | 069935 | <p>Section 226.9(c)(2)(iv)(D)(1) of Regulation Z requires creditors of open-end (not home-secured) plans who changes a term required to be disclosed pursuant to Section 226.6(b)(1) and (b)(2) to provide the information required by this section in a tabular format substantially similar to any of the account-opening tables found in G-17 in appendix G to this part. The table must disclose the changed term and information relevant to the change, if that relevant information is required by Section 226.6(b)(1) and (b)(2). The new terms shall be described in the same level of detail as required when disclosing the terms under Section 226.62(b)(2). [069935]</p> |
| 069920 | <p>Section 226.9(c)(2)(iv)(B) of Regulation Z requires card issuers that make a significant change in account terms on a credit card account under an open-end (not home-secured) consumer credit plan to make additional disclosures in conjunction with the disclosures provided under paragraph (c)(2)(iv)(A). The following disclosures are required, as applicable:</p> <ol style="list-style-type: none"> (1) a statement that the consumer has the right to reject the change or changes prior to the effective date of the changes, unless the consumer fails to make a required minimum periodic payment within 60 days after the due date for the payment; (2) instructions for rejecting the change or changes, and a toll-free telephone number that the consumer may use to notify the creditor of the rejection; and (3) a statement that if the consumer rejects the change or changes, the consumer's ability to use the account for further advances will be terminated or suspended. [069920] | 069940 | <p>Section 226.9(c)(2)(iv)(D)(2) of Regulation Z requires creditors of open-end (not home-secured) plans that disclose the notice of change in terms required by Section 226.6(c)(2)(i) on or with a periodic statement to disclose the information described in paragraph (c)(2)(iv)(A)(1) of this section on the front of any page of the statement. The summary of changes described in paragraph (c)(2)(iv)(A)(1) of this section must immediately follow the information described in paragraph (c)(2)(iv)(A)(2) through (c)(2)(iv)(A)(7) of this section and be substantially similar to the format show in Sample G-20 or G-21 in appendix G to this part. [069940]</p> |
| 069930 | <p>Section 226.9(c)(2)(iv)(C) of Regulation Z requires certain disclosures for credit card accounts under an open-end (not home-secured) consumer credit plan if changes are made to the account that result from the consumer's failure</p> | 069945 | <p>Section 226.9(c)(2)(iv)(D)(3) of Regulation Z requires certain disclosures when creditors of open-end (not home-secured) plans provide the notice of change in terms required by paragraph (c)(2)(i) separately from the periodic statement. The information described in paragraph (c)(2)(iv)(A)(1) of this section must, at the creditor's option, be disclosed on the front of the first page of the notice or segregated on a separate page from other information given with the notice. The summary of changes required to be a table pursuant to paragraph (c)(2)(iv)(A)(1) of this section may be on more than one page, and may use both the front and reverse sides, so long as the table begins on the front of the first</p> |

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| | page of the notice and there is a reference on the first page indicating that the table continues on the following page. The summary of changes described in paragraph (c)(2)(iv)(A)(1) of this section must immediately follow the information described in paragraph (c)(2)(iv)(A)(2) through (c)(2)(iv)(A)(7) of this section and be substantially similar to the format show in Sample G-20 or G-21 in appendix G to this part. [069945] | | card account insurance providers occurs. The notice must explain any increase in the rate, any substantial decreases in coverage, and contain a statement that the consumer may discontinue the credit insurance. [070301] |
| 069950 | Section 226.9(c)(2)(vi) of Regulation Z requires creditors of open-end (not home-secured) plans to provide an advance notice of any decrease in the credit limit on an account before an over-the-limit fee or a penalty rate can be imposed solely as a result of the consumer exceeding the newly decreased credit limit. Notice shall be provided orally or in writing at least 45 days prior to imposing the over-the-limit fee or penalty rate and shall state that the credit limit on the accounts has been or will be decreased. [069950] | 070401 | Section 226.9(f)(2) of Regulation Z requires written notice 30 days after a change in insurance providers occurs. The notice must provide: (1) the name and address of the new insurance provider, (2) a copy of the new policy or certificate containing the basic terms of insurance and rate to be charged, and (3) a statement that the consumer may discontinue the insurance. [070401] |
| 070000 | Uncoded. [070000] | 070501 | Section 226.9(g)(1) of Regulation Z requires creditors of open-end (not home-secured) plans to provide a written notice to each consumer who may be affected when (i) a rate is increased due to the consumer's delinquency or default; or (ii) a rate is increased as a penalty for one or more events specified in the account agreement, such as making a late payment or obtaining an extension of credit that exceeds the credit limit. The notice is to be provided at least 45 days prior to the effective date of the increase in rates. [070501] |
| 070101 | Section 226.9(d)(1) of Regulation Z requires the creditor to disclose the amount of any finance charge imposed prior to its imposition whenever a charge is made at the time of honoring a credit card which the financial institution did not issue. [070101] | 070505 | Section 226.9(g)(3)(i) of Regulation Z requires creditors of open-end (not home-secured) plans to provide the following information on the notice sent pursuant to paragraph (g)(1) of this section, as applicable: (1) a statement that the delinquency or default rate or penalty rate has been triggered; (2) the date on which the delinquency or default rate or penalty rate will apply; (3) the circumstances under which the delinquency or default rate or penalty rate will cease to apply to the consumer's account, or that the delinquency or default rate or penalty rate will remain in effect for a potentially indefinite time period; (4) a statement indicating to which balances the delinquency or default rate or penalty rate will be applied; (5) a description of any balances to which the current rate will continue to apply as of the effective date of the rate increase, unless a con- |
| 070201 | Section 226.9(e) of Regulation Z requires a card issuer that imposes any annual or other periodic fee to renew a credit or charge card to mail or deliver written notice of renewal at least 30 days or one billing cycle, whichever is less, before mailing or delivering the statement on which the renewal fee is charged to the account. The notice must contain disclosures that would apply if the account were renewed and how and when the cardholder may terminate the account and avoid paying the renewal fee. If disclosures are provided on the back of a periodic statement, a reference must be included on the front of the statement. [070201] | | |
| 070301 | Section 226.9(f)(1) of Regulation Z requires written notice 30 days before a change in credit | | |

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| | sumer fails to make a minimum periodic payment within 60 days from the due date for that payment; and (6) for a consumer credit card account plan, a statement of no more than four principal reasons for the rate increase, listed in their order of importance. [070505] | | ments by mail on the due date, the creditor may generally not treat a payment received the next business day as late for any purpose. [071001] |
| 070510 | Section 226.9(g)(3)(ii) of Regulation Z requires creditors of open-end (not home-secured) plans that disclose the notice required by paragraph (g)(1) of this section on or with the periodic statement to disclose the information described in paragraph (g)(3)(i) of this section in the form of a table on the front of any page of the periodic statement, above the notice described in paragraph (c)(2)(iii)(A) of this section if that notice is provided on the same statement. If the notice is not included on or with a periodic statement, the information must be disclosed on the front of the first page of the notice. Only information related to the increase in the rate to a penalty rate may be included with the notice, except that this notice may be combined with a notice described in paragraph (c)(2)(iv) or (g)(4) of this section. [070510] | 071101 | Section 226.10(e) of Regulation Z prohibits creditors for credit card accounts under an open-end (not home-secured) consumer credit plan from imposing a separate fee to allow consumers to make a payment by any method, such as mail, electronic, or telephone payments, unless such payment method involves an expedited service by a customer service representative of the creditor. [071101] |
| | | 071201 | Section 226.10(f) of Regulation Z requires that if a card issuer makes a material change in the address for receiving payments or procedures for handling payments, and such change causes a material delay in the crediting of a payment to the consumer's account during the 60-day period following the date on which such change took effect, the card issuer may not impose any late fee or finance charge for a late payment on the credit card account during the 60-day period following the date on which the change took effect. [071201] |
| 070701 | Section 226.10(a) of Regulation Z requires the creditor to credit a payment to the customer's account as of the date of receipt. [070701] | 071501 | Section 226.11(a) of Regulation Z requires that when a credit balance in excess of \$1 is created on a credit account, the creditor shall—(1) Credit the amount of the credit balance to the consumer's account; or (2) Refund any part of the remaining credit balance within seven business days from receipt of a written request from the consumer; or (3) Make a good faith effort to refund to the consumer by cash, check, or money order, or credit to a deposit account of the consumer, any part of the credit balance remaining in the account for more than six months. [071501] |
| 070801 | Section 226.10(b) of Regulation Z requires that a creditor specify reasonable requirements that enable most consumers to make conforming loan payments. [070801] | | |
| 070810 | Section 226.10(b)(4) requires a creditor to credit a nonconforming loan payment within five days of receipt. [070810] | 071502 | Section 226.11(b) of Regulation Z prohibits the creditor from terminating an account prior to its expiration date solely because the consumer does not incur a finance charge. A creditor may terminate an account due to inactivity (as defined in this section) for three or more consecutive months. [071502] |
| 070901 | Section 226.10(c) of Regulation Z requires the creditor to make credit adjustments to an account during the next billing cycle following the imposition of late payment or other charges resulting from the creditor's failure to promptly post a consumer's payment. [070901] | | |
| 071001 | Section 226.10(d) of Regulation Z requires that when a creditor does not receive or accept pay- | | |

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| 071503 | Section 226.11(c)(1) of Regulation Z requires that card issuers of credit card accounts under an open-end (not home-secured) consumer credit plan must adopt reasonable written policies and procedures designed to ensure that an administrator of an estate of a deceased acountholder can determine the amount of and pay any balance on the account in a timely manner. [071503] | | debtedness against funds of the cardholder held on deposit with the card issuer. [073101] |
| | | 073301 | Section 226.12(e)(2) of Regulation Z requires the card issuer to credit the consumer's account with the amount of the refund within three business days from receipt of a credit statement. [073301] |
| 071504 | Section 226.11(c)(3) prohibits a card issuer of imposing any fees on a credit account or any increase in the annual percentage rate, except as provided by Section 226.55(b)(2), after receiving a request from the administrator of an estate for the amount of the balance on a deceased consumer's account. In addition, a card issuer must waive or rebate any additional finance charge due to a periodic interest rate if payment in full of the balance disclosed to an administrator of an estate is received within 30 days after disclosure. [071504] | 073501 | Section 226.12(f) of Regulation Z states that no card issuer may (i) prohibit any person who honors a credit card from offering a discount to induce the consumer to pay by cash, check or similar means, rather than by use of a credit card; or (ii) require any person who honors the card to open or maintain any account or obtain any other service not essential to the operation of the credit card plan from the card issuer or any other person, as a condition of participation in a credit card plan. [073501] |
| 072501 | Section 226.12(a) of Regulation Z requires that credit cards be issued only in response to an oral or written request or application for the card, or as renewals of or substitutions for accepted credit cards. [072501] | 074101 | Section 226.13(c) of Regulation Z requires the creditor to provide written acknowledgment of receipt of notification of a billing error within 30 days after receipt, and to resolve billing errors within two complete billing cycles but no later than 90 days. [074101] |
| 072701 | Section 226.12(b) of Regulation Z prohibits the creditor from soliciting or accepting payment in excess of a cardholder's liability for unauthorized use, or from misrepresenting a cardholder's liability for unauthorized use. The liability of a cardholder for unauthorized use shall not exceed the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized us before notification to the card issuer under paragraph (b)(3) of this section. [072701] | 074501 | Section 226.13(d)(2) of Regulation Z prohibits collecting any portion of a disputed amount or deducting any part of a disputed amount or related charges from the cardholder's deposit account, and reporting or threatening to report adversely on a consumer's credit standing because of failure to pay a disputed amount. [074501] |
| 072901 | Section 226.12(c)(2) of Regulation Z prohibits the creditor from reporting a disputed item as delinquent if the cardholder, in accordance with paragraph (c)(1) of this section, withholds payment of the disputed amount until the dispute is settled or judgment is rendered. [072901] | 074601 | Section 226.13(d)(3) of Regulation Z prohibits acceleration of any part of the consumer's indebtedness or restricting or closing a consumer's account solely because the consumer has exercised in good faith rights provided by this section. [074601] |
| 073101 | Section 226.12(d)(1) of Regulation Z prohibits the creditor from offsetting a cardholder's in- | 074901 | Section 226.13(e) of Regulation Z requires the creditor to correct a consumer's account, within the time limits prescribed in paragraph (c)(2) of this section and to provide a written notification of corrections. [074901] |

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| 075301 | Section 226.13(f) of Regulation Z requires the creditor to provide an appropriate written explanation when the creditor determines that no billing error or a different billing error occurred and, when requested by the consumer, to furnish copies of documentary evidence of the consumer's indebtedness. This section further requires the creditor to credit the consumer's account with any disputed amount and related charges, as applicable, when the creditor determines that a different billing error occurred. [075301] | 077501 | Section 226.15(c) of Regulation Z prohibits a creditor from disbursing funds until after the rescission period has expired and the creditor has reasonably satisfied that the consumer has not rescinded the transaction. [077501] |
| 075901 | Section 226.13(g) of Regulation Z requires the creditor to promptly provide written notification of the amount owed with regard to the disputed item, as well as when payment is due. The creditor must allow any time period disclosed under Section 226.6(a)(1) during which the consumer can pay the amount due without incurring additional finance or other charges. [075901] | 077701 | Section 226.15(e) of Regulation Z prohibits the waiver of the right to rescind unless there is a bona fide personal financial emergency. Use of printed forms for waiver of the right of rescind are prohibited. [077701] |
| 077101 | Section 226.15(a) of Regulation Z requires the creditor to provide each consumer whose ownership interest is or will be subject to the security interest in a credit plan secured by the consumer's principal dwelling the right to rescind the transaction. The creditor must honor the right to rescind until midnight of the third business day following the delivery of the right to rescind notice or delivery of all material disclosures, whichever occurs last. [077101] | 078501 | Section 226.16 of Regulation Z requires that, if an advertisement for open-end credit states specific credit terms, it shall state only those that actually are or will be arranged or offered by the creditor, and if certain specific open-end credit terms are advertised, prescribed additional disclosures must be made. [078501] |
| 077301 | Section 226.15(b) of Regulation Z requires that in any transaction subject to rescission the creditor deliver two copies of the written notice of the right to rescind to each consumer entitled to rescind (one copy to each if the notice is delivered in electronic form in accordance with the consumer consent and other applicable provisions of the E-Sign Act). The notice shall identify the transaction and clearly and conspicuously disclose: (i) the retention or acquisition of a security interest in the consumer's principal dwelling; (ii) the consumer's right to rescind; (iii) how to exercise the right to rescind; (iv) the effects of rescission; and (v) the date the rescission period expires. [077301] | 078502 | Section 226.16(c)(1) of Regulation Z states if a catalog or other multiple-page advertisement, or an electronic advertisement (such as an advertisement appearing on an Internet Web site), gives information in a table or schedule in sufficient detail to permit determination of the disclosures required by paragraph (b) of this section, it shall be considered a single advertisement if: (i) the table or schedule is clearly and conspicuously set forth; and (ii) any statement of terms set forth in § 226.6 appearing anywhere else in the catalog or advertisement clearly refers to the page or a location where the table or schedule begins. [078502] |
| | | 078503 | Section 226.16(c)(2) of Regulation Z states a catalog or other multiple-page advertisement or an electronic advertisement (such as an advertisement appearing on an Internet Web site) complies with this paragraph if the table or schedule of terms includes all appropriate disclosures for a representative scale of amounts up to the level of the more commonly sold higher-priced property or services offered. [078503] |
| | | 078601 | Section 226.16(d)(1) of Regulation Z requires that, if the finance charge or other charges or payment terms are stated in an advertisement for a home equity plan, the advertisement must |

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| | clearly and conspicuously set forth the following: (i) any loan fee that is a percentage of the credit limit and an estimate of any other fees for opening the plan stated as a single dollar amount or a reasonable range; (ii) the annual percentage rate; and (iii) the maximum annual percentage rate that may be imposed by the plan. [078601] | | market value of the dwelling is not tax deductible for Federal income tax purposes; and (ii) the consumer should consult a tax advisor. [078901] |
| 078701 | Section 226.16(d)(2) of Regulation Z (Home Equity Plan) requires that, if a discount or premium rate is advertised in a variable rate plan, the advertisement must state with equal prominence and in close proximity to the initial rate: (i) the period of time such initial rate will be in effect; and (ii) a reasonably current annual percentage rate that would have been in effect based on the index and margin. [078701] | 079001 | Section 226.16(d)(5) of Regulation Z prohibits an advertisement from referring to a home-equity plan as "free money" or containing a similarly misleading term. [079001] |
| | | 079101 | Section 226.16(d)(6)(C)(ii) of Regulation Z requires that additional disclosures must be made under this section if any annual percentage rate that may be applied to a home equity plan is a promotional rate or if any payment is a promotional payment. [079101] |
| 078801 | Section 226.16(d)(3) of Regulation Z (Home Equity Plan) requires that, if an advertisement contains a statement about a minimum periodic payment, it shall also state with equal prominence and in close proximity to the minimum periodic payment that a balloon payment may result. If a balloon payment will occur when the consumer makes only the minimum payment under the plan, an advertisement that contains a statement about a minimum periodic payment shall also state with equal prominence and in close proximity to the minimum payment statement: (i) that a balloon payment will result; and (ii) the amount and timing of the balloon payment that will result if the consumer makes only the minimum payments for the maximum period of time that the consumer is permitted to make such payments. [078801] | 079301 | Section 226.16(f) of Regulation Z prohibits an advertisement from referring to an annual percentage rate as "fixed," or use a similar term, unless the advertisement also specifies a time period that the rate will be fixed and the rate will not increase during that period, or if no such time period is provided, the rate will not increase while the plan is open. [079301] |
| | | 079401 | Section 226.16(g) of Regulation Z requires that additional disclosures must be made under this section if any annual percentage rate that may be applied to an open-end (not home-secured plan) is a promotional rate. [079401] |
| | | 079430 | Section 226.16(g)(3) requires that if any annual percent rate that may be applied to a open-end (not home-secured) plan is an introductory rate, the term "introductory" or "intro" must be in immediate proximity to each listing of the introductory rate in a written or electronic advertisement. [079430] |
| 078901 | Section 226.16(d)(4) of Regulation Z (Home Equity Plan) requires that any statement about tax deductibility must not be misleading in advertisements. If an advertisement distributed in paper form or through the Internet is for a home-equity plan secured by the consumer's principal dwelling, and the advertisement states that the advertised extension of credit may exceed the fair market value of the dwelling, the advertisement shall clearly and conspicuously state that: (i) the interest on the portion of the credit extension that is greater than the fair | 080000 | Uncoded. [080000] |
| | | 080101 | Section 226.17(a) of Regulation Z requires a creditor to make the disclosures required by this subpart clearly and conspicuously in writing, in a form the consumer may keep. The disclosures required by this subpart may be provided to the consumer in electronic form, subject to compliance with the consumer con- |

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| | sent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). The disclosures required by §§ 226.17(g), 226.19(b), and 226.24 may be provided to the consumer in electronic form without regard to the consumer consent or other provisions of the E-Sign Act in the circumstances set forth in those sections. The disclosures shall be grouped together, shall be segregated from everything else, and shall not contain any information not directly related to the disclosures required under §§ 226.18 or 226.47. The itemization of the amount financed under § 226.18(c)(1) must be separate from the other disclosures under that section. This section further requires that disclosure of the terms "finance charge" and "annual percentage rate" when required to be disclosed under § 226.18(d) and (e) together with a corresponding amount or percentage rate be more conspicuous than other disclosures, except the creditor's identity under § 226.18(a) and private education loan disclosures made in compliance with § 226.47. For private education loan disclosures made in compliance with § 226.47, the term "annual percentage rate" and the corresponding percentage rate must be less conspicuous than the term "finance charge" and corresponding amount under § 226.18(d), the interest rate under §§ 226.47(b)(1)(i) and (c)(1), and the notice of the right to cancel under § 226.47(c)(4). [080101] | | the creditor must state that the disclosure is an estimate. (Appendix D provides a method of calculating the APR and other disclosures for construction loans, which may be used at the creditor's option, in disclosing construction financing.) [080701] |
| | | 081101 | Section 226.17(c)(5) of Regulation Z requires, for demand obligations, that the creditor make disclosures based on an assumed maturity of one year, except where an alternate maturity date is stated in the loan contract. [081101] |
| | | 081301 | Section 226.17(d) of Regulation Z requires, when a transaction involves multiple consumers and the right of rescission under Section 226.23 is applicable, that the creditor make disclosures to each consumer who has the right to rescind. [081301] |
| | | 081501 | Section 226.17(f) of Regulation Z requires, when disclosures are given before consummation and a subsequent event makes them inaccurate, that the creditor make new disclosures if there is any changed term unless the term was based on an estimate and labeled as such or if the disclosed annual percentage rate varies by more than the tolerance allowed by Section 226.22(a), except for private education loan disclosures made in compliance with § 226.47. [081501] |
| 080501 | Section 226.17(b) of Regulation Z requires the creditor to make disclosures before consummation of the transaction. Special timing requirements are set forth in § 226.19(a) for certain residential mortgage transactions, and in §§ 226.19(b) and 226.20(c) for certain variable-rate transactions. For private education loan disclosures made in compliance with § 226.47, special timing requirements are set forth in § 226.46(d). [080501] | 081701 | Section 226.17(g) of Regulation Z states that, except for private education loan disclosures made in accordance with § 226.47, if a creditor receives a purchase order or request for an extension of credit by mail, telephone, or facsimile machine without face-to-face or direct telephone solicitation, the creditor may delay the disclosures until the due date of the first payment, if the following information is made available in written or electronic form before the actual purchase order or request: (1) The cash price or the principal loan amount; (2) The total sales price; (3) The finance charge; (4) The annual percentage rate, and if the rate may increase after consummation, the following disclosures: (i) the circumstances under which the rate may increase; (ii) any limitations on the increase; (iii) the effect of an increase; and (5) The terms of repayment. [081701] |
| 080701 | Section 226.17(c) of Regulation Z requires that disclosures shall reflect the terms of the legal obligation between the parties. When any information necessary for an accurate disclosure is unknown, the disclosure must be based on the best information reasonably available and | | |

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| 081801 | Section 226.17(i) of Regulation Z requires the creditor to make complete disclosures at the time the creditor and consumer agree upon the repayment schedule for the total obligation under a student credit program. At that time, a new set of disclosures must be made of all applicable items under § 226.18. [081801] | | accident, health or loss of income insurance in the finance charge disclosure, if the conditions as described in Section 226.4(d)(1) are not met. [082703] |
| 082101 | Section 226.18(a) of Regulation Z requires the creditor to provide the customer with a copy of the disclosure statement that identifies the creditor. [082101] | 082704 | Section 226.18(d) of Regulation Z requires inclusion of charges or premiums for insurance against loss of or damage to property or liability arising out of ownership or use of property in the finance charge disclosure, when the conditions described in Section 226.4(d)(2) are not met. [082704] |
| 082301 | Section 226.18(b) of Regulation Z requires the creditor to properly calculate and disclose the "amount financed," using that term, and to include a brief description such as "the amount of credit provided to you or on your behalf". [082301] | 082705 | Section 226.18(d) of Regulation Z requires the inclusion in the finance charge disclosure of certain fees prescribed by law or premiums paid for insurance in lieu of perfecting a security interest, if the conditions as described in Section 226.4(e) are not met. [082705] |
| 082501 | Section 226.18(c) of Regulation Z requires that the creditor provide the consumer with an accurate itemization of the amount financed, if the prescribed requirements for exclusion from disclosure are not met. [082501] | 083501 | Section 226.18(e) of Regulation Z requires disclosure of the "annual percentage rate," using the term, and a brief description such as "the cost of your credit as a yearly rate". [083501] |
| 082701 | Section 226.18(d) of Regulation Z requires disclosure of the "finance charge," using that term, and a brief description such as "the dollar amount the credit will cost you". The finance charge shall be considered accurate for mortgage loans if it is understated by no more than \$100, or if it is greater than the amount required to be disclosed. The finance charge shall be considered accurate for non-mortgage loans if it is not more than \$5 above or below the exact finance charge in a transaction involving an amount financed of \$1,000 or less, or not more than \$10 above or below the exact finance charge in a transaction involving an amount financed of more than \$1,000. [082701] | 083502 | Section 226.18(e) of Regulation Z requires that the annual percentage rate be accurately disclosed, as defined in Section 226.22(a). [083502] |
| 082702 | Section 226.18(d) of Regulation Z requires the inclusion of loan fees, points, finder's fees or similar charges in the finance charge disclosure, as prescribed in Section 226.4(b)(3). [082702] | 083901 | Section 226.18(f)(1) of Regulation Z requires the following disclosures for variable rate transactions not secured by a consumer's principal dwelling or secured by a principal dwelling with a term of one year or less: (1) circumstances under which the rate may increase, (2) any limitations on the increase, (3) the effect of an increase, and (4) an example of payment terms that could result from an increase. [083901] |
| 082703 | Section 226.18(d) of Regulation Z requires inclusion of charges or premiums for credit life, | 084001 | Section 226.18(f)(2) of Regulation Z requires the following disclosures for variable rate transactions secured by the consumer's principal dwelling with a term greater than one year: (1) the fact that transaction contains a variable-rate feature, and (2) a statement that variable-rate disclosures have been provided earlier. [084001] |

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| 084501 | Section 226.18(g) of Regulation Z requires that the number, amounts and timing of payments be accurately disclosed. [084501] | 086101 | Section 226.18(q) of Regulation Z requires, in a residential mortgage transaction, that the bank provide a statement as to whether or not a subsequent purchaser of the dwelling may assume the obligation on its original terms. [086101] |
| 084701 | Section 226.18(h) of Regulation Z requires disclosure of the "total of payments," using that term, and a brief description such as "the amount you will have paid when you have made all scheduled payments". [084701] | 086301 | Section 226.18(r) of Regulation Z requires that, if a creditor requires a consumer to maintain a certain type of deposit (see footnote 45) as a condition of a specific transaction, a statement be made that the annual percentage rate does not reflect the effect of the required deposit. [086301] |
| 084901 | Section 226.18(i) of Regulation Z requires the creditor to disclose that an obligation has a demand feature and, as applicable, that disclosures are based on an assumed one-year maturity. [084901] | 087101 | Section 226.19(a)(1) of Regulation Z requires, in a residential mortgage transaction subject to RESPA that is secured by the consumer's dwelling, other than a home equity line of credit subject to § 225.5b or mortgage transaction subject to paragraph (a)(5) of this section, that the creditor make good faith estimates of the disclosures required by Section 226.18 before consummation or deliver or mail them not later than three business days after receipt of the consumer's written application. Except as provided in paragraph (a)(1)(iii) of this section, neither a creditor nor any other person may impose a fee on a consumer in connection with the consumer's application for a mortgage transaction subject to paragraph (a)(1)(i) of this section before the consumer has received the disclosures required by paragraph (a)(1)(i) of this section. If the disclosures are mailed to the consumer, the consumer is considered to have received them three business days after they are mailed. [087101] |
| 085101 | Section 226.18(j) of Regulation Z requires in a credit sale, that the creditor disclose the "total sale price," using that term, and a descriptive explanation such as "the total price of your purchase on credit, including your down payment of \$ ". [085101] | 087501 | Section 226.19(a)(2) of Regulation Z requires the creditor to make redisclosure when the annual percentage rate varies from the disclosed rate by more than 1/8 of 1 percentage point in a regular transaction or more than 1/4 of 1 percentage point in an irregular transaction, as defined in section 226.22, no later than consummation or settlement. [087501] |
| 085301 | Section 226.18(k)(1) of Regulation Z requires, when an obligation includes a finance charge computed from time to time on the unpaid principal balance, that the creditor indicate whether or not a penalty may be imposed if the obligation is prepaid in full. [085301] | 087505 | Section 226.19(a)(2)(i) of Regulation Z requires the creditor to deliver or place in the mail the good faith estimates required by paragraph (a)(1)(i) of this section not later than the |
| 085501 | Section 226.18(k)(2) of Regulation Z requires, when an obligation includes a finance charge other than that described in Section 226.18(k)(1), that the creditor disclose whether or not the consumer is entitled to a rebate of any finance charge if the obligation is prepaid in full. [085501] | | |
| 085701 | Section 226.18(l) of Regulation Z requires disclosure of any dollar or percentage charge that may be imposed before maturity due to a late payment, other than a deferral or extension charge. [085701] | | |
| 085901 | Section 226.18(m) of Regulation Z requires disclosure of the fact that a creditor has or will acquire an interest in property purchased as part of the transaction, or in other property identified by item or type. [085901] | | |

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| | seventh business day before consummation of this transaction. The creditor shall provide corrected disclosures with all changed terms no later than three business days before consummation if the annual percentage rate disclosed under paragraph (a)(1) of this section becomes inaccurate. If the corrected disclosures are mailed to the consumer or delivered to the consumer by means other than delivery in person, the consumer is deemed to have received the corrected disclosures three business days after they are mailed or delivered. [087505] | 087532 | Section 226.19(a)(5)(iii) of Regulation Z requires the creditor, in a mortgage transaction subject to the Real Estate Settlement Procedures Act that is secured by a consumer's interest in a timeshare plan described in 11 U.S.C. 101(53(D)), to disclose all changed terms when the annual percentage rate varies from the disclosed rate by more than 1/8 of 1 percentage point in a regular transaction or more than 1/4 of 1 percentage point in an irregular transaction, as defined in section 226.22, no later than consummation or settlement. [087532] |
| 087510 | Section 226.19(a)(3) of Regulation Z prohibits the creditor from modifying or waiving the seven-business-day waiting period or the three-business-day waiting period required by paragraph (a)(2) of this section, after receiving the disclosures required by § 226.18, except to meet a bona fide personal financial emergency. The consumer must provide a dated written statement that describes the emergency, specifically modifies or waives the waiting period, and bears the signature of all the consumers who are primarily liable on the legal obligation. Preprinted forms for this purpose are prohibited. [087510] | 087601 | Section 226.19(b)(1) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the booklet titled Consumer Handbook on Adjustable Rate Mortgages or a suitable substitute be provided with the application or before the consumer pays a nonrefundable fee, whichever is earlier. [087601] |
| 087515 | Section 226.19(a)(4) of Regulation Z requires the disclosures made pursuant to paragraph (a)(1) of this section to contain the following statement: "You are not required to complete this statement merely because you have received these disclosures or signed a loan application." The disclosure required by this paragraph shall be grouped together with the disclosures required by paragraphs (a)(1) or (a)(2) of this section. [087515] | 087701 | Section 226.19(b)(2) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the creditor provide the following disclosures for each such loan program in which the customer expresses an interest at the time an application form is provided or before the customer pays a nonrefundable fee, whichever is earlier: (1) the fact that interest rate, payment or term can change; (2) the index or formula used and its source; (3) an explanation of how interest rate and payment will be determined and how index adjusted; (4) a statement that consumer should ask about current margin value and interest rate; (5) the fact that interest rate will be discounted, and statement that consumer should ask about the amount of discount; (6) the frequency of interest rate and payment changes; (7) any rules relating to changes in index, interest rate, payment amount and loan balance with explanation; (8) either a historical example based on \$10,000 loan amount or the maximum and initial interest rates and payments for a \$10,000 loan and a statement that the periodic payment may change substantially; (9) an explanation of how consumer may calculate payments for the |
| 087531 | Section 226.19(a)(5)(ii) of Regulation Z requires the creditor, in a mortgage transaction subject to the Real Estate Settlement Procedures Act that is secured by a consumer's interest in a timeshare plan described in 11 U.S.C. 101(53(D)), to make good faith estimates of the disclosures required by § 226.18 before consummation, or shall deliver or place them in the mail not later than three business days after the creditor receives the consumer's written application, whichever is earlier. [087531] | | |

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| | loan using the historical example; (10) the maximum interest rate and payment using historical example or initial interest rate; (11) the fact that the loan program contains a demand feature; (12) information that will be provided on notices of adjustments and their timing; and (13) a statement that disclosure forms are available for other variable-rate programs. [087701] | | on a separate document that identifies the transaction and clearly and conspicuously disclose the following: (i) The retention or acquisition of a security interest in the consumer's principal dwelling; (ii) The consumer's right to rescind the transaction; (iii) How to exercise the right to rescind, with a form for that purpose, designating the address of the creditor's place of business; (iv) The effects of rescission, as described in paragraph (d) of this section; and (v) The date the rescission period expires. [089301] |
| 088101 | Section 226.20(a) of Regulation Z requires the creditor to make disclosures when a refinancing, as defined in this section, occurs. [088101] | | |
| 088301 | Section 226.20(b) of Regulation Z requires the creditor to make disclosures when an existing residential mortgage loan is assumed, before assumption occurs. [088301] | 089501 | Section 226.23(c) of Regulation Z prohibits the disbursement of funds in a rescindable transaction before expiration of the rescission period. [089501] |
| 088401 | Section 226.20(c) of Regulation Z requires for variable-rate transactions secured by the consumer's principal dwelling with a term greater than one year that the following disclosures must be provided at least once each year during which an interest rate adjustment is made without a payment change, and at least 25, but not more than 120, calendar days before a payment at a new level is due: (1) the current and prior interest rates, (2) the index values used for the current and prior interest rates, (3) the extent that any increase in the interest rate has been foregone, (4) the contractual effects of the adjustment including new payment and loan balance, and (5) the payment, if different from the payment referred to in item (4), that would be required to fully amortize the loan at the new interest rate. [088401] | 089701 | Section 226.23(e) of Regulation Z prohibits the use of printed forms for waiver of the right to rescind. [089701] |
| | | 090000 | Uncoded. [090000] |
| | | 090101 | Section 226.24(a) of Regulation Z requires that, if an advertisement states specific credit terms, it shall state only those terms that actually are or will be arranged or offered by the creditor. [090101] |
| | | 090301 | Section 226.24(c) of Regulation Z requires that, if an advertisement states a finance charge rate, it shall state the rate as an "annual percentage rate," using that term. If the annual percentage rate may be increased after consummation, the advertisement shall state that fact. If an advertisement is for credit not secured by a dwelling, the advertisement shall not state any other rate, except that a simple annual rate or periodic rate that is applied to an unpaid balance may be stated in conjunction with, but not more conspicuously than, the annual percentage rate. If an advertisement is for credit secured by a dwelling, the advertisement shall not state any other rate, except that a simple annual rate that is applied to an unpaid balance may be stated in conjunction with, but not more conspicuously than, the annual percentage rate. [090301] |
| 089101 | Section 226.23(a)(3) of Regulation Z prohibits the creditor from refusing to allow a consumer to rescind a transaction before midnight of the third business day following consummation of a rescindable transaction. [089101] | | |
| 089301 | Section 226.23(b)(1) of Regulation Z requires the creditor to deliver two copies of the notice of the right to rescind to each consumer entitled to rescind (one copy to each if the notice is delivered in electronic form in accordance with the consumer consent and other applicable provisions of the E-sign Act). The notice shall be | | |

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| 090501 | Section 226.24(d)(1) of Regulation Z prohibits the advertisement of the credit terms listed in this section, without full disclosure of the additional information required by paragraph (d)(2). [090501] | | If such rate is variable, the annual percentage rate shall comply with the accuracy standards in §§ 226.17(c) and 226.22. The requirements of this section do not apply to an envelope in which an application or solicitation is mailed, or to a banner advertisement or pop-up advertisement linked to an application or solicitation provided electronically. [090805] |
| 090701 | Section 226.24(e)(1) of Regulation Z states if a catalog or other multiple-page advertisement, or an electronic advertisement (such as an advertisement appearing on an Internet Web site), gives information in a table or schedule in sufficient detail to permit determination of the disclosures required by paragraph (d)(2) of this section, it shall be considered a single advertisement if: (i) The table or schedule is clearly and conspicuously set forth; and (ii) Any statement of terms of the credit terms in paragraph (d)(1) of this section appearing anywhere else in the catalog or advertisement clearly refers to the page or location where the table or schedule begins. [090701] | 090810 | Section 226.24(f)(3) of Regulation Z requires in addition to the requirements of paragraph (c) of this section, if an advertisement for credit secured by a dwelling states the amount of any payment, the advertisement shall disclose in a clear and conspicuous manner: (A) The amount of each payment that will apply over the term of the loan, including any balloon payment. In variable-rate transactions, payments that will be determined based on the application of the sum of an index and margin shall be disclosed based on a reasonably current index and margin; (B) The period of time during which each payment will apply; and (C) In an advertisement for credit secured by a first lien on a dwelling, the fact that the payments do not include amounts for taxes and insurance premiums, if applicable, and that the actual payment obligation will be greater. The requirements of this section do not apply to an envelope in which an application or solicitation is mailed, or to a banner advertisement or pop-up advertisement linked to an application or solicitation provided electronically. [090810] |
| 090702 | Section 226.24(e)(2) of Regulation Z states a catalog or other multiple-page advertisement or an electronic advertisement (such as an advertisement appearing on an Internet Web site) complies with paragraph (d)(2) of this section if the table or schedule of terms includes all appropriate disclosures for a representative scale of amounts up to the level of the more commonly sold higher-priced property or services offered. [090702] | | |
| 090805 | Section 226.24(f)(2) of Regulation Z requires that if an advertisement for credit secured by a dwelling, other than television or radio advertisements, states a simple annual rate of interest and more than one simple annual rate of interest will apply over the term of the advertised loan, the advertisement shall disclose in a clear and conspicuous manner in accordance with paragraph (ii) of this section: (A) Each simple annual rate of interest that will apply. In variable rate transactions, a rate determined by adding an index and margin shall be disclosed based on a reasonably current index and margin; (B) The period of time during which each simple annual rate of interest will apply; and (C) The annual percentage rate for the loan. | 090820 | Section 226.24(g) of Regulation Z requires that in an advertisement made through television or radio stating any of the terms requiring additional disclosures under paragraph (d)(2) of this section may comply with paragraph (d)(2) of this section either by: (1) stating clearly and conspicuously each of the additional disclosures required under paragraph (d)(2) of this section; or (2) stating clearly and conspicuously the information required by paragraph (d)(2) (iii) of this section and listing a toll-free telephone number, or any telephone number that allows a consumer to reverse the phone charges when calling for information, along with a reference that such number may be used by con- |

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| | sumers to obtain additional cost information. [090820] | | compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). [093301] |
| 090830 | Section 226.24(h) of Regulation Z requires that if an advertisement for a loan secured by the consumer's principal dwelling and distributed in paper form or through the Internet (rather than by radio or television) states that the advertised extension of credit may exceed the fair market value of the dwelling, the advertisement shall clearly and conspicuously state that: (1) The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes; and (2) The consumer should consult a tax adviser for further information regarding the deductibility of interest and charges. Such advertisements may not contain misleading or misrepresented information as disclosed in paragraphs (1) through (7) of this section. [090830] | 093501 | Section 226.31(c)(1) of Regulation Z requires the creditor to furnish disclosures required by §226.32 at least three business days prior to consummation of a mortgage transaction covered by §226.32. If the creditor changes any term that makes the disclosures inaccurate, new disclosures shall be provided in accordance with the requirements of this subpart. [093501] |
| 090901 | Section 226.25(a) of Regulation Z requires the creditor to maintain evidence of compliance for two years after the date disclosures are required. [090901] | 093505 | Section 226.31(c)(1)(iii) of Regulation Z prohibits the creditor from modifying or waiving the three-day waiting period between delivery of disclosures required by paragraph (c)(1) of this section and consummation for a mortgage transactions covered by §226.32 unless the consumer determines that the extension of credit is needed to meet a bona fide personal financial emergency. The consumer must provide the creditor a dated written statement that describes the emergency that specifically modifies or waives the waiting period and bears the signature of all consumers entitled to the waiting period. Pre-printed forms are prohibited, except when permitted by §226.23(e)(2). [093505] |
| 091501 | Section 226.26(a) of Regulation Z requires, in an oral response to a consumer's inquiry about the cost of open-end credit, that the creditor state rates as required by this section. [091501] | 093601 | Section 226.31(c)(2) of Regulation Z requires the creditor to furnish reverse mortgage disclosures required by §226.33 at least three business days prior to: (i) consummation of a closed-end credit transaction, or (ii) the first transaction under an open-end credit plan. [093601] |
| 091701 | Section 226.26(b) of Regulation Z requires, in an oral response to a consumer's inquiry about the cost of closed-end credit, that the creditor state rates as required by this section. [091701] | 093701 | Section 226.31(d) of Regulation Z requires the disclosures to reflect the terms of the legal obligation between the parties. [093701] |
| 093001 | Section 226.30 of Regulation Z requires the creditor to disclose the maximum interest rate that may be imposed during the term of an obligation. (This includes variable-rate obligations which are either closed or open-end credit.) [093001] | 094001 | Section 226.32(c) of Regulation Z requires the creditor to make certain disclosures for certain consumer credit transactions that are secured by the consumer's principal dwelling as defined by section 226.32(a). The disclosures shall include the following in conspicuous type size: the required notice, annual percentage rate, |
| 093301 | Section 226.31(b) of Regulation Z requires the creditor make the disclosures required by this subpart clearly and conspicuously in writing, in a form the consumer may keep. The disclosures required by this subpart may be provided to the consumer in electronic form, subject to | | |

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| | payment amount including the amount of any balloon payment, variable-rate statement, and if the loan is a refinance, the amount borrowed. [094001] | | extension of mortgage credit subject to §226.32 from refinancing the loan to the same borrower into another loan subject to §226.32 within one year, unless the refinancing is in the borrower's interest. A creditor (or assignee) is further prohibited from engaging in acts or practices to evade this provision. [094610] |
| 094101 | Section 226.32(d) of Regulation Z prohibits, with certain exceptions, mortgage transactions subject to section 226.32(a) from containing the following terms: (1) balloon payments, (2) negative amortization, (3) advance payments, (4) increased interest rate after default, (5) certain rebate calculation methods, (6) prepayment penalties, and (7) due-on-demand clause. [094101] | 094701 | Section 226.34(b) of Regulation Z prohibits a creditor from structuring a home-secured loan as an open-end plan to evade the requirements of this §226.32. [094701] |
| 094201 | Section 226.34(a)(4) of Regulation Z prohibits a creditor from extending credit to a consumer subject to §226.32 based on the value of the consumer's collateral without regard to the consumer's repayment ability as of consummation, including the consumer's current and reasonably expected income, employment, assets other than the collateral, current obligations, and mortgage-related obligations. [094201] | 095001 | Section 226.33(b) of Regulation Z requires a creditor to provide certain disclosures in a reverse mortgage transaction. The disclosures should be in a form substantially similar to the model form in paragraph (d) of Appendix K of this part and shall include the required notice, total annual loan cost rates, itemization of pertinent information, and explanation of the table of total annual loan cost rates. [095001] |
| 094401 | Section 226.34(a)(1) of Regulation Z prohibits a creditor from paying a contractor under a home improvement contract from the proceeds of a mortgage subject to §226.32, other than by an instrument payable to the consumer or jointly to the consumer and the contractor; or at the election of the consumer, through a third-party escrow agent, in accordance with the terms established in a written agreement signed by the consumer, the creditor, and the contractor prior to the disbursement. [094401] | 095010 | Section 226.33(c) of Regulation Z requires the creditor to disclose the projected total cost of credit reflecting the following factors, as applicable: costs to consumer, payments to consumer, additional creditor compensation, limitations on consumer liability, assumed annual appreciation rates, and assumed loan period. [095010] |
| 094601 | Section 226.34(a)(2) of Regulation Z prohibits a creditor from selling or assigning a mortgage subject to §226.32 without furnishing the following statement to the purchaser or assignee: "Notice: This is a mortgage subject to special rules under the federal Truth in Lending Act. Purchasers or assignees of this mortgage could be liable for all claims and defenses with respect to the mortgage that the borrower could assert against the creditor." [094601] | 095110 | Section 226.35(b)(1) of Regulation Z prohibits a creditor, in connection with a higher-priced mortgage loan as defined in this section, from extending credit based on the value of the consumer's collateral without regard to the consumer's repayment ability as of consummation as provided in § 226.34(a)(4). [095110] |
| 094610 | Section 226.34(a)(3) of Regulation Z prohibits a creditor or an assignee holding or servicing an | 095115 | Section 226.35(b)(2) of Regulation Z prohibits a creditor, in connection with a higher-priced mortgage loan as defined in this section, from including a prepayment penalty as described by § 226.32(d)(6) unless: (1) the penalty is otherwise permitted by law, including § 226.33(d)(7) if the loan is a mortgage transaction described in § 226.32(a); and (2) under the terms of the loan, the penalty will not apply after the two-year period following consummation, the penalty will not apply if the source of the prepay- |

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| | ment funds is a refinancing by the creditor or an affiliate of the creditor, and the amount of the periodic payment of principal or interest or both may not change during the four-year period following consummation. [095115] | | the reporting of negative information to a consumer reporting agency, or except as provided in paragraph (c)(2) of this section; (ii) imposing on the consumer any late fee or delinquency charge in connection with a payment, when the only delinquency is attributable to late fees or delinquency charges assessed on an earlier payment, and the payment is otherwise a full payment for the applicable period and is paid on its due date or within any applicable grace period; or (iii) failing to provide, within a reasonable time after receiving a request from the consumer or any person acting on behalf of the consumer, an accurate statement of the total outstanding balance that would be required to satisfy the consumer's obligation in full as of a specified date. [095220] |
| 095120 | Section 226.35(b)(3)(i) of Regulation Z prohibits a creditor, in connection with a high-priced mortgage loan, from extending a loan secured by a first lien on a principal dwelling unless an escrow account is established before consummation for the payment of property taxes and premiums for mortgage-related insurance required by the creditor unless specifically exempted by paragraph (b)(3)(ii) of this section. [095120] | | |
| 095125 | Section 226.35(b)(4) of Regulation Z prohibits a creditor from structuring a home secured loan as an open-end plan to evade the requirements of this section. [095125] | 095225 | Section 226.36(c)(2) of Regulation Z requires a servicer, in connection with a consumer credit transaction secured by a consumer's principal dwelling, that specifies in writing the requirements for the consumer to follow in making payments, but accepts a payment that does not conform to the requirements, to credit the payment as of 5 days after receipt. [095225] |
| 095210 | Section 226.36(b)(1) of Regulation Z prohibits a creditor, mortgage broker, or affiliate of a creditor or mortgage broker, in connection with a consumer credit transaction secured by a consumer's principal dwelling, from directly or indirectly coercing, influencing, or otherwise encouraging an appraiser to misstate or misrepresent the value of a dwelling. [095210] | 095230 | Section 226.36(d)(1) of Regulation Z requires that in connection with a consumer credit transaction secured by a dwelling, no loan originator shall receive and no person shall pay to a loan originator, directly or indirectly, compensation in an amount that is based on any of the transaction's terms and conditions. [095230] |
| 095215 | Section 226.36(b)(2) of Regulation Z prohibits a creditor from extending credit based on an appraisal in connection with a consumer credit transaction secured by a consumer's principal dwelling, when the creditor knows, at or before loan consummation, of a violation of paragraph (b)(1) of this section, unless the creditor documents that it has acted with reasonable diligence to determine that the appraisal does not materially misstate or misrepresent the value of such dwelling. [095215] | 095235 | Section 226.36(d)(2) of Regulation Z requires that if any loan originator receives compensation directly from a consumer in a consumer credit transaction secured by a dwelling: 1) No loan originator shall receive compensation, directly or indirectly, from any person other than the consumer in connection with the transaction; and 2) No person who knows or has reason to know of the consumer-paid compensation to the loan originator (other than the consumer) shall pay any compensation to a loan originator, directly or indirectly, in connection with the transaction. [095235] |
| 095220 | Section 226.36(c)(1) of Regulation Z prohibits a servicer, in connection with a consumer credit transaction secured by a consumer's principal dwelling, from (i) failing to credit a payment to the consumer's loan account as of the date of receipt, except when a delay in crediting does not result in any charge to the consumer or in | | |

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| 095240 | Section 226.36(e)(1) of Regulation Z requires that in connection with a consumer credit transaction secured by a dwelling, a loan originator shall not direct or “steer” a consumer to consummate a transaction based on the fact that the originator will receive greater compensation from the creditor in that transaction than in other transactions the originator offered or could have offered to the consumer, unless the consummated transaction is in the consumer’s interest. [095240] | | provided under (d)(1) and if multiple persons are identified, provide contact information for each and indicate the extent to which the authority of each agent differs; and (4) the location where transfer of ownership of the debt to the covered person is recorded. If the transfer of ownership has not been recorded in public records at the time the disclosure is provided, the covered person complies with this section by stating this fact. [096620] |
| 095245 | Section 226.36(e)(2) of Regulation Z requires that the conditions set forth under paragraph (e) (3) of this section be satisfied in order to ensure compliance with paragraph (e)(1). [095245] | 096830 | Section 226.42(c)(1) of Regulation Z requires that in connection with a covered transaction, no covered person shall or shall attempt to directly or indirectly cause the value assigned to the consumer’s principal dwelling to be based on any factor other than the independent judgment of a person that prepares valuations, through coercion, extortion, inducement, bribery, or intimidation of, compensation or instruction to, or collusion with a person that prepares valuations or performs management functions. [096830] |
| 095250 | Section 226.36(e)(4) of Regulation Z prohibits a creditor from presenting fewer than three loans to satisfy paragraphs (e)(2) and (e)(3)(i) of this section unless the loans presented to the consumer satisfy the criteria of the options in paragraph (e)(3)(i) of this section and the provisions of paragraph (e)(3) of this section are otherwise met. [095250] | 096835 | Section 226.42(c)(2)(i) of Regulation Z requires that in connection with a covered transaction, no person that prepares valuations shall materially misrepresent the value of the consumer’s principal dwelling in a valuation. [096835] |
| 096610 | Section 226.39(b) of Regulation Z requires a covered person as defined in this section to provide a mortgage transfer disclosure to the consumer on or before the 30th calendar day following the acquisition date of the legal title to an existing mortgage obligation whether through a purchase, assignment, or other transfer unless specifically exempted by §226.39(c). [096610] | 096840 | Section 226.42(c)(2)(ii) of Regulation Z requires that in connection with a covered transaction, no covered person shall falsify and no covered person other than a person that prepares valuations shall materially alter a valuation. [096840] |
| 096620 | Section 226.39(d) of Regulation Z requires that a covered person as defined in this section provide the consumer a disclosure that identifies the loan that was acquired or transferred and that states the following: (1) the identity, address, and telephone number of the covered person who owns the mortgage loan (if more than one covered person, the information shall be provided for each of them); (2) the acquisition date recognized by the covered person; (3) how to reach each agent or party having authority to act on behalf of the covered person and resolve issues concerning the consumer’s payments on the loan if different from information | 096845 | Section 226.42(c)(2)(iii) of Regulation Z requires that in connection with a covered transaction, no covered person shall induce a person to violate paragraph (c)(2)(i) or (ii) of this section. [096845] |
| | | 096850 | Section 226.42(d)(1)(i) of Regulation Z prohibits a person who is responsible for preparing a valuation or performing valuation management functions for a covered transaction from having a direct or indirect interest, financial or otherwise, in the property or transaction for which the valuation is or will be performed. [096850] |

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| 096855 | Section 226.42(e) of Regulation Z requires that in connection with a covered transaction, a creditor that knows, at or before consummation, of a violation of paragraph (c) or (d) of this section in connection with a valuation shall not extend credit based on the valuation, unless the creditor documents that it has acted with reasonable diligence to determine that the valuation does not materially misstate or misrepresent the value of the consumer's principal dwelling. [096855] | | required under §§ 226.47(b) and (c), which include the disclosures required under § 226.18. The disclosures may include an acknowledgment of receipt, the date of the transaction, and the consumer's name, address, and account number. The following disclosures may be made together with or separately from the required disclosures: the creditor's identity under § 226.18(a), insurance or debt cancellation under § 226.18(n), and certain security interest charges under § 226.18(o). [097035] |
| 096860 | Section 226.42(f) of Regulation Z requires that in connection with a covered transaction, the creditor and its agents shall compensate a fee appraiser for performing appraisal services at a rate that is customary and reasonable for comparable appraisal services performed in the geographic market of the property being appraised. [096860] | 097040 | Section 226.46(c)(2)(iii) of Regulation Z requires the term "finance charge" and corresponding amount, when required to be disclosed under § 226.18(d), and the interest rate required to be disclosed under §§ 226.47(b)(1) (i) and (c)(1), to be more conspicuous than any other disclosure, except the creditor's identity under § 226.18(a). [097040] |
| 096865 | Section 226.42(g)(1) of Regulation Z requires that any covered person that reasonably believes an appraiser has not complied with the Uniform Standards of Professional Appraisal Practice or ethical or professional requirements for appraisers under applicable state or federal statutes or regulations shall refer the matter to the appropriate state agency if the failure to comply is material. [096865] | 097045 | Section 226.46(c)(3) of Regulation Z requires that the disclosures under §§ 226.47(b) and (c) may be provided to the consumer in an electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). The disclosures required by § 226.47(a) may be provided to the consumer in an electronic form on or with an application or solicitation that is accessed by the consumer in electronic form without regard to the consumer consent or other provisions of the E-Sign Act. The form required to be received under § 226.48(e) may be accepted by the creditor in electronic form as provided for in that section. [097045] |
| 096870 | Section 226.42(g)(2) of Regulation Z requires that a covered person shall notify the appropriate state agency within a reasonable period of time after the person determines that there is a reasonable basis to believe that a failure to comply required to be reported under paragraph (g)(1) of this section has occurred. [096870] | 097050 | Section 226.46(d)(1) of Regulation Z requires a creditor to provide the disclosures required under §§ 226.47(a) on or with any application or solicitation. The creditor may, at its option, disclose orally the information in § 226.47(a) in a telephone application or solicitation. Alternatively, if the creditor does not disclose orally the information in § 226.47(a), the creditor must provide the disclosures or place them in the mail no later than three business days after the consumer has applied for the credit, except that, if the creditor either denies the consumer's |
| 097030 | Section 226.46(c)(1) of Regulation Z requires the creditor to provide clear and conspicuous disclosures. [097030] | | |
| 097035 | Section 226.46(c)(2)(i) & (ii) of Regulation Z requires the disclosures provided under §§ 226.47(b) and (c) shall be made in writing, in a form the consumer may keep. The disclosures must be grouped together, segregated from everything else, and not contain any information that is not directly related to the disclosures | | |

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| | application or provides or places in the mail the disclosures in § 226.47(b) no later than three business days after the consumer requests the credit, the creditor need not also provide the § 226.47(a) disclosures. Notwithstanding paragraph (d)(1)(i), a loan that the consumer may use for multiple purposes, including but not limited to, postsecondary educational expenses, the creditor need not provide the disclosures required by § 226.47(a). If the disclosures are mailed to the consumer, they are considered to have been received within three business days after they are mailed. [097050] | | the disclosure based on the best information reasonably available at the time the disclosure is provided, and shall clearly state that the disclosure is an estimate. [097065] |
| 097055 | Section 226.46(d)(2) of Regulation Z requires the creditor to provide the disclosures required by § 226.47(b) before consummation on or with any notice of approval provided to the consumer. If the creditor mails a notice of approval, the disclosures must be mailed with the notice. If the creditor communicates notice of approval by telephone, the creditor must mail the disclosures within three business days of providing the notice of approval. If the creditor communicates notices of approval electronically, the creditor may provide the disclosures in electronic form in accordance with § 226.46(d)(3); otherwise the creditor must mail the disclosures within three business days of communicating the notice of approval. If the creditor communicates approval in person, the creditor must provide the disclosures to the consumer at that time. If the disclosures are mailed to the consumer, they are considered to have been received within three business days after they are mailed. [097055] | 097110 | Section 226.47(a) of Regulation Z requires a creditor to provide a disclosure on or with a solicitation or an application for a private education loan that contains the following information in the manner prescribed in this section: 1) interest rates; 2) fees and default or late payment costs; 3) repayment terms; 4) cost estimates; 5) eligibility requirements; 6) alternatives to private education loans; 7) rights of the consumer; and 8) self-certification information. [097110] |
| | | 097115 | Section 226.47(b) of Regulation Z requires a creditor to provide a disclosure on or with any notice of approval provided to the consumer that contains information required under Section 226.18 and the following information in the manner prescribed in this section: 1) interest rate; 2) repayment terms; 3) alternatives to private education loans; and 4) rights of the consumer. [097115] |
| | | 097120 | Section 226.47(c) of Regulation Z requires a creditor to provide a disclosure after the consumer has accepted the loan that contains the information required under Section 226.18 and the following information in the manner prescribed in this section: 1) interest rate; 2) fees and default or late payment costs; 3) repayment terms; and 4) cancellation right. [097120] |
| 097060 | Section 226.46(d)(3) of Regulation Z requires the disclosures required by § 226.47(c) to be provided after the consumer accepts the loan in accordance with § 226.48(c)(1). If the disclosures are mailed to the consumer, they are considered to have been received within three business days after they are mailed. [097060] | 097201 | Section 226.48(a) of Regulation Z prohibits co-branding. Except as provided in paragraph (b) of this section, a creditor, other than the covered educational institution itself, may not use the name, emblem, mascot, or logo of a covered educational institution, or other words, pictures, or symbols identified with a covered educational institution, in the marketing of private education loan in a way that implies that the covered education institution endorses the creditor's loans. A creditor's marketing of private education loans does not imply that the covered education institution endorses the creditor's loans if the marketing includes a |
| 097065 | Section 226.46(e) of Regulation Z requires the disclosures to reflect the terms of the legal obligation between the parties. If any information necessary for an accurate disclosure is unknown to the creditor, the creditor shall make | | |

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| | clear and conspicuous disclosure that is equally prominent and closely proximate to the reference to the covered educational institution that the covered educational institution does not endorse the creditor's loans and that the creditor is not affiliated with the covered educational institution. [097201] | 097206 | Section 226.48(e) of Regulation Z requires a creditor to obtain from the consumer or the institution of higher education the form developed by the Secretary of Education under section 155 of the Higher Education Act of 1965, signed by the consumer, in written or electronic form, before consummating the private education loan. [097206] |
| 097202 | Section 226.48(b) of Regulation Z prohibits a creditor and a covered educational institution from entering into an agreement where the covered education institution agrees to endorse the creditor's private education loans unless: 1) such arrangement is not prohibited by other applicable law or regulation; 2) the private education loan marketing includes a clear and conspicuous disclosure that is equally prominent and closely proximate to the reference to the covered education institution that the creditor's loans are not offered or made by the covered educational institution, but are made by the creditor. [097202] | 097207 | Section 226.48(f) of Regulation Z requires a creditor with a preferred lender arrangement with a covered educational institution to provide to the covered educational institution the information required under §§ 226.47(a)(1) through (5), for each type of private education loan that the lender plans to offer to consumers for students attending the covered educational institution for the period beginning July 1 of the current year and ending June 30 of the following year. The creditor shall provide the information annually by the later of the 1st day of April, or within 30 days after entering into, or learning the creditor is a party to, a preferred lender arrangement. [097207] |
| 097203 | Section 226.48(c)(1) of Regulation Z requires the creditor to provide the consumer the right to accept the terms of a private education loan at any time within 30 calendar days following the date on which the consumer receives the disclosures required under § 226.47(b). [097203] | | |
| 097204 | Section 226.48(c)(2) of Regulation Z prohibits the creditor from changing the rate and terms of the private education loan that are required to be disclosed under §§ 226.47(b) and (c) prior to the earlier of (i) the date of disbursement of the loan; or (ii) the expiration of the 30 calendar day period described in paragraph (c)(1) of this section if the consumer has not accepted the loan within that time, unless specifically permitted under paragraphs (c)(3) and (c)(4). [097204] | | |
| 097205 | Section 226.48(d) of Regulation Z requires a creditor to honor a consumer's right to cancel a private education loan, without penalty, until midnight of the third business day following the date on which the consumer receives the disclosures required by § 226.47(c). The creditor is prohibited from disbursing the funds of a private education loan until the three-business day period has expired. [097205] | | |
| | | | Truth in Savings |
| | | 160000 | Uncoded. [160000] |
| | | 160101 | Section 230.3(a) of Regulation DD requires financial institutions make the disclosures required under §§ 230.4 through 230.6, as applicable, clearly and conspicuously in writing and in a form the consumer may keep. The disclosures required by this part may be provided to the consumer in electronic form, subject to compliance with the consumer consent and other applicable provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act). The disclosures required by §§ 230.4(a)(2) and 230.8 may be provided to the consumer in electronic form without regard to the consumer consent or other provisions of the E-Sign Act in the circumstances set forth in those sections. Disclosures for each account offered by an institution may be presented separately or combined with disclosures for the institution's other accounts, as long as it is clear which disclosures are applicable to the consumer's account. [160101] |

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| 160501 | Section 230.3(b) of Regulation DD requires that the disclosures reflect the legal obligation of the account agreement between the consumer and the depository institution. (Disclosures may be made in other languages provided they are available in English.) [160501] | 163501 | Section 230.4(a)(2) of Regulation DD requires a financial institution provide account disclosures to consumers upon request. If a consumer, not present at the institution, makes a request the institution shall mail or deliver the disclosures within a reasonable time after it receives the request and may provide the disclosures in paper form or electronically if the consumer agrees. [163501] |
| 161501 | Section 230.3(d) of Regulation DD requires that disclosures be made to at least one of the consumers of an account held by more than one consumer. [161501] | 164001 | Section 230.4(b) of Regulation DD requires that account disclosures include the following, as applicable: (1) Rate information - annual percentage yield and interest rate, using these terms; information on variable rates as applicable. (2) Compounding and crediting - frequency; effect of closing an account on losing any interest. (3) Balance information - minimum balance requirements; balance computation method; when interest begins to accrue on noncash deposits. (4) Fees - amount (or explanation of how determined) and conditions under which fees may be imposed. (5) Transaction limitations. (6) Features of time accounts - time requirements; early withdrawal penalties; withdrawal of interest prior to maturity; renewal policies. (7) Bonuses - amount or type; when paid; any minimum balance and time requirements to obtain. [164001] |
| 162001 | Section 230.3(e) of Regulation DD requires that the annual percentage yield must be disclosed in an oral response to a consumer's inquiry about interest rates payable. The interest rate may also be disclosed but no other rate. [162001] | 165001 | Section 230.5(a) of Regulation DD requires an advance notice if any changes in the terms required by Section 230.4(b) adversely affect the consumer. The notice shall state the effective date of change and be mailed or delivered at least 30 days before the date of change. Notices are not required for variable-rate changes, changes in check printing fees, and changes in any term for time accounts with maturities of one month or less. [165001] |
| 162501 | Section 230.3(f) of Regulation DD requires that the annual percentage yield, the annual percentage yield earned, and the interest rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places, and the annual percentage yield and the annual percentage yield earned must be disclosed with an accuracy of not more than one-twentieth of one percentage point (.05%) above or below the yields determined in accordance with Appendix A. [162501] | 165501 | Section 230.5(b)(1) of Regulation DD requires that, if maturity of a time account is longer than a month and automatically renewable, a notice must be mailed or delivered at least 30 calendar days before maturity or 20 calendar days before |
| 163001 | Section 230.4(a)(1) of Regulation DD requires a financial institution provide account disclosures to a consumer before an account is opened or service provided, whichever is earlier. If a consumer is not present at the institution when the account is opened or service provided, and has not already received the disclosures, the institution shall mail or deliver the disclosures no later than 10 business days after the account is opened or service is provided, whichever is earlier. If a consumer, not present at the institution, uses electronic means (e.g. an Internet Web site) to open an account or request a service, the disclosures of this section must be provided before the account is opened or service provided. [163001] | | |

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| | the end of a grace period (if it allows at least five calendar days of grace). If maturity is longer than one year, the disclosures under 230.4(b) and the date the account matures must be provided. If the interest rate and annual percentage yield for the new account are unknown, the notice must state the date these will be determined and a telephone number to obtain this information. [165501] | | the statement period. The length of period disclosure (required by Section 230.6(a)(4)) should state this period as well as the statement period. [168001] |
| 166001 | Section 230.5(b)(2) of Regulation DD requires that for time accounts with a maturity of a year or less but longer than a month and the account is automatically renewable, the institution shall provide the disclosures in paragraph (b)(1); or (1) the date the current account matures and the maturity date of the new account; (2) the interest rate and annual percentage yield, if known, (if not known, the date they will be determined and a telephone number to obtain this data must be disclosed); and (3) any difference in the terms of the new account compared to the existing account. The disclosures must be provided at least 30 calendar days before maturity or 20 calendar days before the end of a grace period (if there is at least five calendar days of grace). [166001] | 168501 | Section 230.7(a)(1) of Regulation DD requires that the institution shall calculate interest on the full amount of principal in an account for each day by use of either the daily balance method or the average daily balance method. [168501] |
| | | 169001 | Section 230.7(a)(2) of Regulation DD requires that the institution shall use the same method, or one more beneficial to the consumer, to determine any minimum balance required to earn interest as it uses to determine the balance on which interest is calculated. [169001] |
| | | 169501 | Section 230.7(c) of Regulation DD requires that interest shall begin to accrue not later than the business day on which the institution receives credit for the funds in compliance with Regulation CC. Interest shall accrue until the funds are withdrawn. [169501] |
| | | 170000 | Uncoded. [170000] |
| | | 170101 | Section 230.8(a) of Regulation DD prohibits any advertisement that is misleading, inaccurate, or misrepresents a deposit contract. The terms, "free" or "no cost" (or similar term) shall not be used if any maintenance or activity fee is imposed on the account. The word "profit" shall not be used in referring to interest paid on an account. [170101] |
| 167001 | Section 230.5(d) of Regulation DD requires for time accounts that mature longer than a year and do not automatically renew that the institution disclose the maturity date and whether interest will be paid after maturity. These disclosures shall be mailed or delivered at least 10 calendar days before maturity of the existing account. [167001] | 170501 | Section 230.8(b) of Regulation DD requires that, if an advertisement states a rate of return, the rate must be stated as an "annual percentage yield" using this term. "APY" may be used in addition to the words. The only other rate that may be stated is "interest rate" if not more conspicuous than the annual percentage yield to which it is related. [170501] |
| 167501 | Section 230.6(a) of Regulation DD requires that, if a periodic statement is provided, it must disclose: annual percentage yield earned (using this term), amount of interest, fees imposed, and length of statement period. [167501] | | |
| 168001 | Section 230.6(b) of Regulation DD requires that, if the institution uses the average daily balance method and calculates interest for a period other than the statement period, the institution shall calculate and disclose the annual percentage yield earned and amount of interest earned based on that other period rather than | 171001 | Section 230.8(c) of Regulation DD requires that, with certain exceptions, if the annual percentage yield is stated, the following information to the extent applicable must be stated: (1) Variable rates; |

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| | <ul style="list-style-type: none"> (2) Time annual percentage yield is offered; (3) Minimum balance required; (4) Minimum opening deposit required; (5) Statement on effect of fees; and (6) Features of time accounts (time requirements and any early withdrawal penalties). [171001] | 174401 | Section 230.11(a)(5) of Regulation DD requires a financial institution that acquires an account to provide the disclosures required by paragraph (a)(1) of this section for the first statement period that begins after the institution promotes the payment of overdrafts in an advertisement that applies to the acquired account. [174401] |
| 171501 | Section 230.8(d) of Regulation DD requires, with certain exceptions, that, if a bonus is advertised, the following disclosures must be made clearly and conspicuously and to the extent applicable: <ul style="list-style-type: none"> (1) Annual percentage yield; (2) Time requirement to obtain bonus; (3) Minimum balance required to obtain bonus; (4) Minimum balance required to open the account if greater than balance needed to obtain bonus; and (5) When bonus will be provided. [171501] | 174601 | Section 230.11(b) of Regulation DD requires that any advertisement promoting the payment of overdrafts shall disclose in a clear and conspicuous manner: (i) The fee or fees for the payment of each overdraft; (ii) The categories of transactions for which a fee for paying an overdraft may be imposed; (iii) The time period by which the consumer must repay or cover any overdraft; and (iv) The circumstances under which the institution will not pay an overdraft. [174601] |
| 172001 | Section 230.9(c) of Regulation DD requires an institution to retain evidence of compliance with this regulation for a minimum of two years after the date disclosures are required to be made or action is required to be taken. [172001] | 174701 | Section 230.11(c) of Regulation DD requires a financial institution that discloses balance information to consumers through automated systems to disclose the consumer's account balance without any additional amounts that the institution may provide to cover items when there are insufficient or unavailable funds in the consumer's account, whether under a service provided at the institution's discretion, a service subject to Regulation Z (12 C.F.R. Part 226), or a service to transfer funds from another account of the consumer. The institution may disclose additional account balances that include additional amounts only if the institution prominently states that such balances include additional funds and if applicable, that these additional amounts are not available for all transactions. [174701] |
| 174001 | Section 230.11(a)(1) of Regulation DD requires a financial institution to separately disclose the following on each periodic statement for the statement period and calendar year-to-date: (1) the total dollar amount for all fees or charges imposed on the account for paying checks or other items when there are insufficient funds or unavailable funds, and the account becomes overdrawn; and (2) the total dollar amount for all fees imposed on the account for returning items unpaid. [174001] | | |
| 174201 | Section 230.11(a)(3) of Regulation DD requires a financial institution to disclose the aggregate fee disclosures required by paragraph (a)(1) of this section in close proximity to fees identified under Section 230.6(a)(3), using a format that is substantially similar to Sample Form B-10 in Appendix B of this part. [174201] | | |